

2007 Missouri Product Liability Insurance Report

December 2008
Statistics Section



DIFP
Department of Insurance
Financial Institutions &
Professional Registration

**MISSOURI
PRODUCT
LIABILITY
INSURANCE
REPORT
2007**

**Department of Insurance, Financial Institutions &
Professional Registration
Statistics Section
December 2008**

Other Publications Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

Department of Insurance, Financial Institutions & Professional Registration
P.O. Box 690
Jefferson City, MO 65102-0690

1. **Missouri Complaint Index Report**
summary information: <http://www.insurance.mo.gov/reports/complaint/index.htm>
2. **Missouri Department of Insurance Annual Report**
summary information: http://www.insurance.mo.gov/aboutMDI/annual_report.htm
3. **Missouri Legal Malpractice (Closed Claim) Report**
summary information: <http://www.insurance.mo.gov/reports/legmal/index.htm>
4. **Missouri Life, Accident & Health Supplement Data**
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
5. **Missouri Market Share Report**
summary information: <http://www.insurance.mo.gov/reports/mktshr.htm>
6. **Missouri Medical Malpractice (Closed Claim) Report**
summary information: <http://www.insurance.mo.gov/reports/medmal/index.htm>
7. **Missouri Property & Casualty Supplement Report**
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
8. **Missouri Real Estate Malpractice (Closed Claim) Report**
summary information: <http://www.insurance.mo.gov/reports/remal/index.htm>
9. **Mortgage Guaranty Report**
summary information: <http://www.insurance.mo.gov/reports/mortguar/index.htm>
10. **Private Passenger Automobile Report**
summary information <http://www.insurance.mo.gov/reports/ppauto.pdf>
11. **Missouri Health Maintenance Organization Report**
summary information: <http://www.insurance.mo.gov/reports/hmo/index.htm>

Databases: For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2007, product liability insurers in Missouri sold \$37,364,634 in coverage, paid \$24,495,724 in losses and estimated future losses on 2007 claims of \$1,772,988.

As illustrated in this report, over a 10-year period, product liability writers experienced elevated loss ratios — losses paid and incurred as a percentage of earned premium — with the highest reported in 2002. The lowest loss ratio occurred in 2007 at 4.5 percent*. From 2006 to 2007, the loss ratio decreased from 38.5 percent to 4.5 percent. In such relatively small lines of business, highly volatile losses and loss ratios are common.

The closing of claims with payment decreased 2 ½ percent from 2006 to 2007. Over a 10-year span, the highest number of claims closed with payment occurred in 2004. Average indemnity paid on claims reached an all time high of \$96,592 in 2005. The average allocated loss (legal-related) expenses for paid claims in 2007 was \$8,288.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 147 companies writing in 2007.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 20 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

*Negative loss ratios can occur when insurers correct past over-reserving.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 1998 - 2007

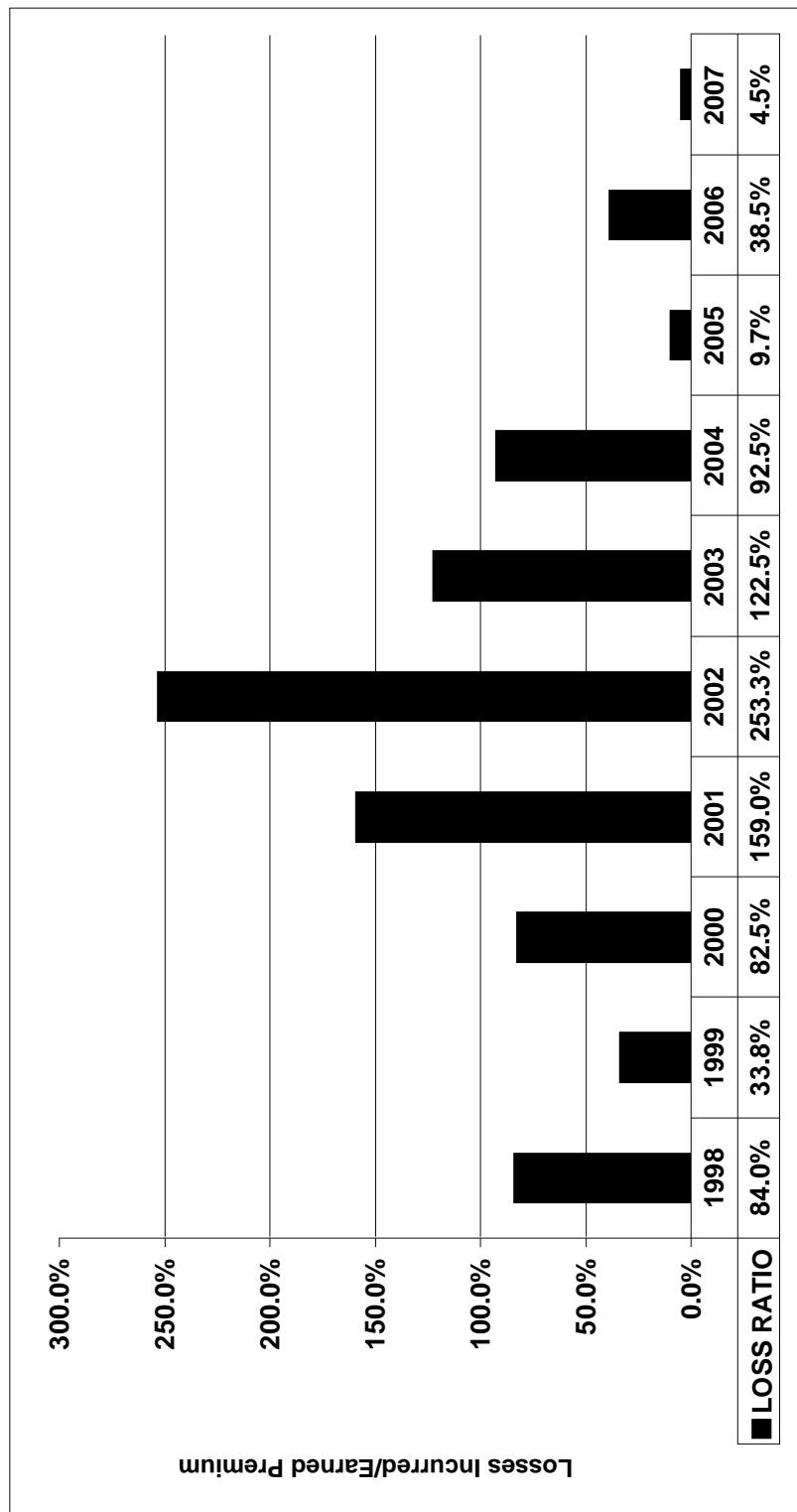
Number of Claims Closed 1998 - 2007

Average Indemnity Paid for All Paid Claims 1998 - 2007

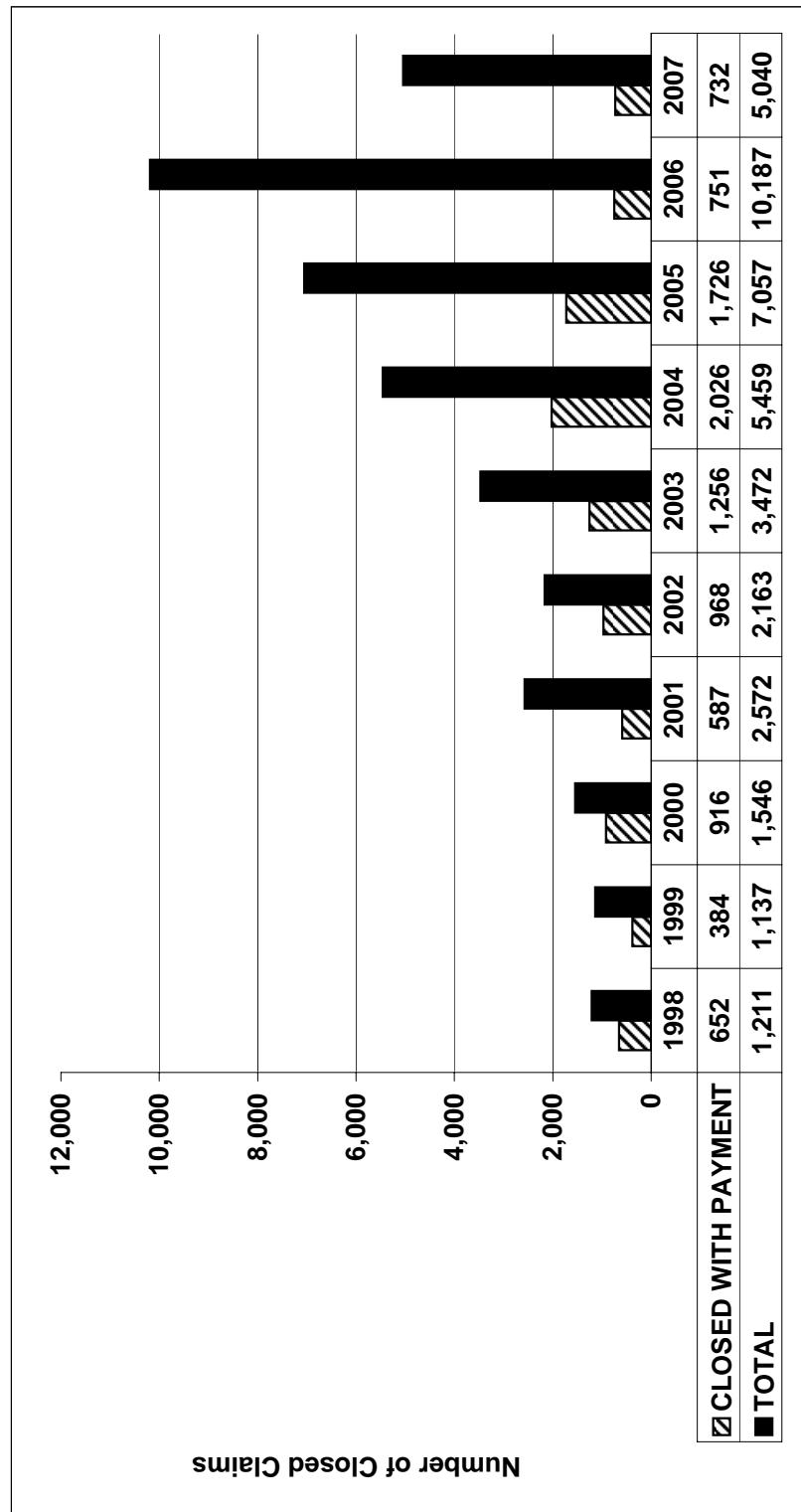
Average Loss Expense for All Paid Claims 1998 - 2007

Average Closure Time on Payment of Claims 1998 - 2007

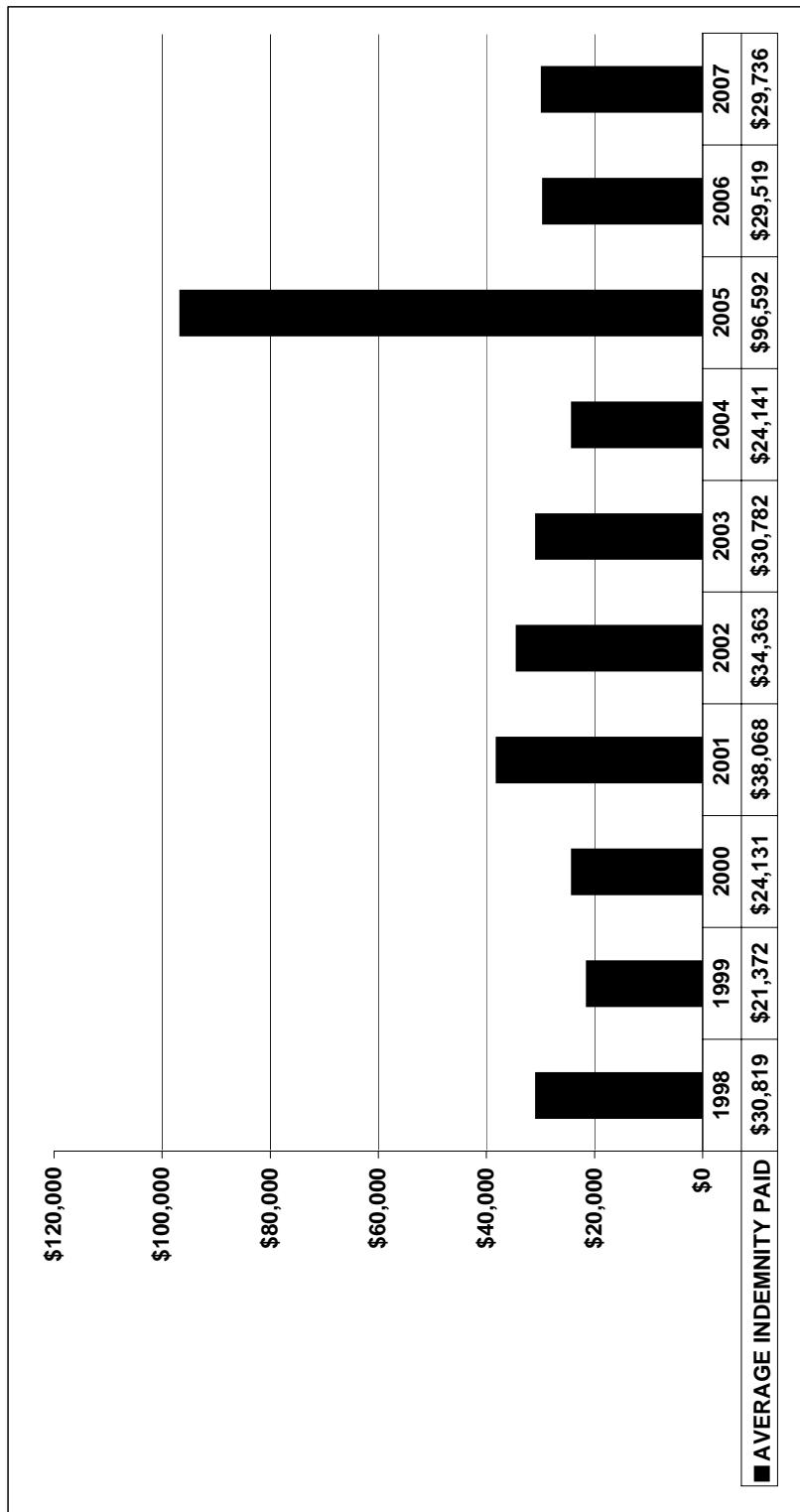
LOSS RATIOS 1998 - 2007



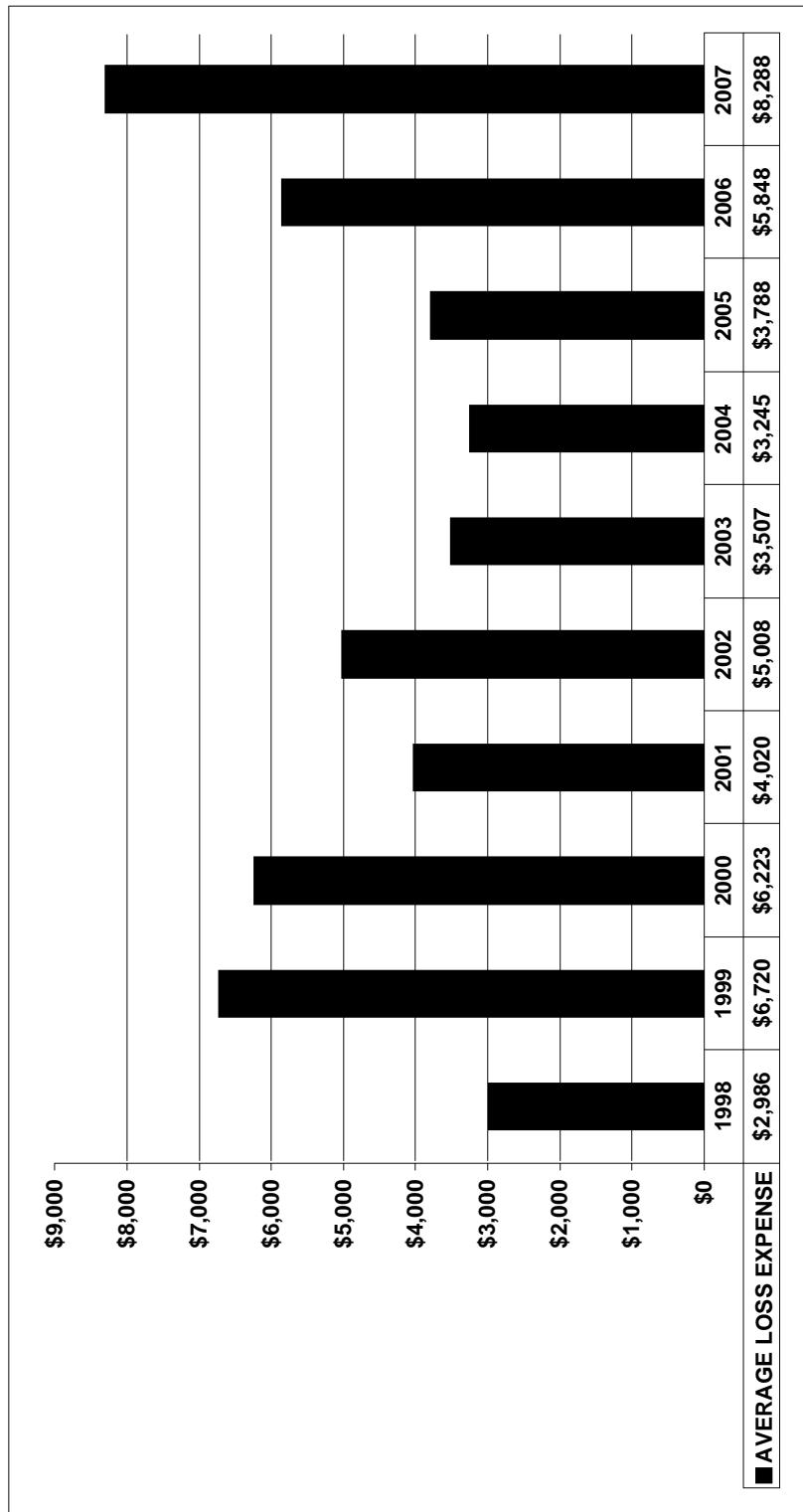
CLAIMS CLOSED 1998 - 2007



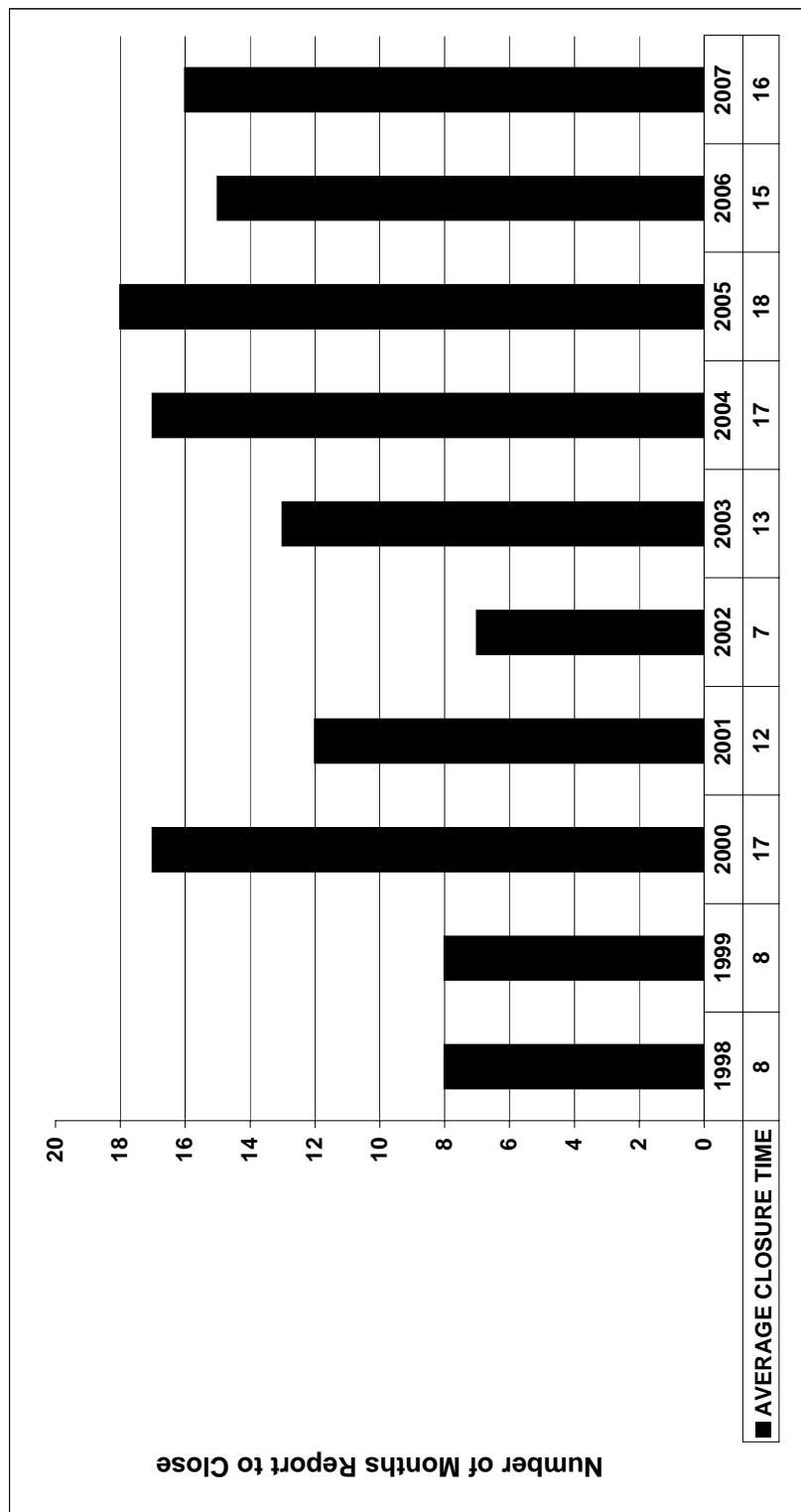
AVERAGE INDEMNITY PAID 1998 - 2007 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 1998 - 2007 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 1998 - 2007



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2007 and a ten-year summary.

**PRODUCT LIABILITY
SUMMARY OF PAID INDEMNITY
FOR 2007**

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	85.48%	4,308	\$0	\$0	\$1,481	\$363	25
1 - 2,499	7.48%	377	\$656	\$247,195	\$952	\$864	13
2,500 - 4,999	1.83%	92	\$3,512	\$323,107	\$2,986	\$2,690	12
5,000 - 7,499	1.07%	54	\$6,093	\$329,033	\$7,374	\$4,906	15
7,500 - 9,999	0.62%	31	\$8,805	\$272,951	\$23,087	\$7,367	24
10,000 - 24,999	1.25%	63	\$16,350	\$1,030,054	\$11,740	\$24,313	21
25,000 - 49,999	1.13%	57	\$36,759	\$2,095,281	\$11,377	\$15,625	20
50,000 - 74,999	0.34%	17	\$59,210	\$1,006,574	\$11,883	\$20,734	19
75,000 - 99,999	0.16%	8	\$86,268	\$690,147	\$76,292	\$10,167	21
100,000 - 199,999	0.18%	9	\$128,057	\$1,152,514	\$33,250	\$58,941	19
200,000 - 299,999	0.18%	9	\$230,711	\$2,076,396	\$64,558	\$12,939	39
300,000 - 399,999	0.04%	2	\$337,500	\$675,000	\$157,347	\$25,500	28
400,000 - 499,999	0.04%	2	\$401,000	\$802,000	\$64,744	\$180,000	20
500,000 - 999,999	0.12%	6	\$684,431	\$4,106,584	\$65,556	\$33,417	34
1,000,000 OR GREATER	0.10%	5	\$1,392,000	\$6,960,000	\$80,204	\$2,635,000	61
TOTAL	100.00%	5,040	\$4,319	\$21,766,836	\$2,470	\$3,951	23

PRODUCT LIABILITY
TEN YEAR SUMMARY OF PAID INDEMNITY
FOR YEARS 1998 - 2007

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	74.91%	29,846	\$0	\$0	\$573	\$1,358	23
1 - 2,499	17.23%	6,867	\$566	\$3,887,864	\$209	\$1,023	13
2,500 - 4,999	1.96%	779	\$3,513	\$2,736,802	\$997	\$4,770	12
5,000 - 7,499	1.08%	432	\$5,990	\$2,587,726	\$2,986	\$7,268	15
7,500 - 9,999	0.66%	261	\$8,553	\$2,232,411	\$7,314	\$9,063	17
10,000 - 24,999	1.70%	679	\$15,708	\$10,665,908	\$5,505	\$12,835	19
25,000 - 49,999	1.01%	401	\$34,703	\$13,915,925	\$12,926	\$24,832	23
50,000 - 74,999	0.38%	153	\$60,640	\$9,277,911	\$16,103	\$44,412	21
75,000 - 99,999	0.18%	73	\$84,496	\$6,168,236	\$26,262	\$32,953	25
100,000 - 199,999	0.34%	135	\$137,835	\$18,607,790	\$26,477	\$63,097	23
200,000 - 299,999	0.13%	52	\$239,058	\$12,431,030	\$45,108	\$75,930	30
300,000 - 399,999	0.08%	32	\$328,806	\$10,521,786	\$87,140	\$130,040	38
400,000 - 499,999	0.05%	18	\$444,583	\$8,002,489	\$65,022	\$153,798	34
500,000 - 999,999	0.14%	54	\$660,566	\$35,670,579	\$67,542	\$216,233	30
1,000,000 OR GREATER	0.16%	62	\$4,315,040	\$267,532,449	\$212,455	\$764,619	43
TOTAL	100.00%	39,844	\$10,146	\$404,238,906	\$1,569	\$4,094	21

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2007 and a ten-year summary.

**PRODUCT LIABILITY
SEVERITY OF BODILY INJURY
FOR 2007**

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Injury	778	0.00%	\$0	\$0	\$0	\$0	0
Emotional Only	33	2.77%	11	\$48,421	\$532,626	\$21,836	\$21,120
Temporary	2,356	35.77%	142	\$9,662	\$1,371,970	\$15,328	\$5,045
Permanent	1,779	56.17%	223	\$47,850	\$10,670,485	\$6,698	\$17,550
Death	94	5.29%	21	\$137,025	\$2,877,531	\$33,120	\$34,555
Total	5,040	100.00%	397	\$38,923	\$15,452,612	\$11,602	\$14,075
							23

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY
FOR YEARS 1998 - 2007

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
NO INJURY	9,558	0.00%	0	\$0	\$0	\$0	\$0	0
EMOTIONAL ONLY	1,157	10.95%	659	\$3,267	\$2,153,121	\$1,716	\$3,290	23
TEMPORARY	20,741	56.40%	3,395	\$4,818	\$16,358,395	\$1,823	\$3,910	17
PERMANENT	7,783	30.20%	1,818	\$136,800	\$248,703,248	\$8,482	\$26,830	26
DEATH	605	2.44%	147	\$357,359	\$52,531,808	\$43,963	\$85,699	30
TOTAL	39,844	100.00%	6,019	\$53,123	\$319,746,572	\$4,852	\$12,762	21

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2007 and a ten-year summary.

**PRODUCT LIABILITY
SEVERITY OF PROPERTY DAMAGE
FOR 2008**

Severity of Property Damage	All Closed Claims	% of All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	4,248	0.00%	0	\$0	\$0	\$0	0
Minor Property Damage	604	72.57%	246	\$8,197	\$2,016,344	\$1,067	\$2,902
Intermediate Property Damage	94	16.81%	57	\$17,314	\$986,908	\$8,553	\$12,834
Major Property Damage	94	10.62%	36	\$93,702	\$3,373,279	\$20,853	\$315,632
Total	5,040	100.00%	339	\$18,810	\$6,376,531	\$4,427	7

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE
FOR YEARS 1998 - 2007

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	33,126	0.00%	0	\$0	\$0	\$0	\$0	0
Minor Property Damage	4,539	67.87%	2,693	\$3,955	\$10,650,331	\$619	\$3,181	3
Intermediate Property Damage	1,375	21.14%	839	\$15,692	\$13,165,500	\$4,009	\$9,631	7
Major Property Damage	804	10.99%	436	\$137,860	\$60,106,820	\$26,409	\$67,242	14
Total	39,844	100.00%	3,968	\$21,150	\$83,922,651	\$4,170	\$11,584	5

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2007 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2007

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	161	6.56%	48	\$39,767	\$1,908,820	\$5,916	\$6,419	14
Manufacturer	3,597	47.81%	350	\$33,453	\$11,708,651	\$10,808	\$44,391	12
Wholesaler	35	0.82%	6	\$98,820	\$592,922	\$53,168	\$44,750	29
Retailer	253	9.29%	68	\$8,799	\$598,328	\$3,538	\$4,443	10
Servicer-Repairer	241	9.02%	66	\$39,650	\$2,616,924	\$11,417	\$9,223	11
Distributor	753	26.50%	194	\$22,377	\$4,341,191	\$3,540	\$6,838	25
Total	5,040	100.00%	732	\$29,736	\$21,766,836	\$8,288	\$25,069	16

PRODUCT LIABILITY
TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION
FOR YEARS 1998 - 2007

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	869	4.50%	450	\$21,240	\$9,558,165	\$4,174	\$5,885	14
Manufacturer	29,354	62.40%	6,239	\$47,453	\$296,062,340	\$4,724	\$14,216	16
Wholesaler	177	0.84%	84	\$69,491	\$5,837,244	\$13,603	\$9,248	11
Retailer	4,055	14.83%	1,483	\$20,127	\$29,848,769	\$2,769	\$7,239	8
Servicer-Repairer	1,493	7.58%	758	\$24,398	\$18,493,567	\$3,487	\$5,254	10
Distributor	3,896	9.84%	984	\$45,161	\$44,438,821	\$6,267	\$16,017	19
Total	39,844	100.00%	9,998	\$40,432	\$404,238,906	\$4,542	\$12,262	14

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2007 and a ten-year summary.

**PRODUCT LIABILITY
LOCATION OF OCCURRENCE
FOR 2007**

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	58	3.96%	29	\$5,807	\$168,389	\$1,937	\$4,526	4
Home	738	41.94%	307	\$11,547	\$3,544,813	\$3,528	\$6,600	5
Office	32	1.91%	14	\$10,434	\$146,076	\$5,037	\$3,614	19
Miscellaneous	4,172	49.73%	364	\$31,512	\$11,470,534	\$11,221	\$10,747	25
Plant	40	2.46%	18	\$357,612	\$6,437,024	\$42,938	\$679,506	31
Total	5,040	100.00%	732	\$29,736	\$21,766,836	\$8,288	\$25,069	16

PRODUCT LIABILITY
TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE
FOR YEARS 1998 - 2007

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	1,197	7.26%	726	\$7,697	\$5,588,025	\$2,355	\$4,835	4
Home	6,498	35.55%	3,554	\$51,950	\$184,631,450	\$2,170	\$9,540	5
Office	365	1.86%	186	\$94,234	\$17,527,437	\$9,261	\$29,387	14
Miscellaneous	30,966	51.07%	5,106	\$21,525	\$109,905,670	\$4,422	\$8,055	22
Plant	818	4.26%	426	\$203,254	\$86,586,324	\$27,438	\$90,589	22
Total	39,844	100.00%	9,998	\$40,432	\$404,238,906	\$4,542	\$12,262	14

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2007 and a ten-year summary.

PRODUCT LIABILITY
PRODUCT TYPE
FOR 2007

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	3,620	28.01%	205	\$24,369	\$4,995,604	\$2,493	\$1,951	31
APPLIANCES AND ACCESSORIES	414	21.04%	154	\$1,399	\$215,441	\$76	\$1,200	1
PLUMBING	49	2.87%	21	\$9,642	\$202,484	\$197	\$7,302	7
RESTAURANTS - SERVE ALCOHOL	63	2.60%	19	\$1,374	\$26,111	\$8	\$2,073	3
RESTAURANTS - SERVE NO ALCOHOL	28	2.46%	18	\$1,522	\$27,402	\$286	\$1,486	7
ROOFING	24	2.19%	16	\$114,354	\$1,829,664	\$74,676	\$134,144	23
BEVERAGE BOTTLER - NON-ALCOHOLIC	14	1.91%	14	\$261	\$3,650	\$0	\$314	2
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	22	1.50%	11	\$214,050	\$2,354,554	\$71,045	\$64,159	30
CHEMICAL MFG/CHEMISTS	122	1.50%	11	\$25,832	\$284,147	\$23,893	\$16,864	35
OIL, FUEL, GAS - CO AND DISTRIBUTORS	14	1.37%	10	\$6,917	\$69,174	\$28,490	\$43,952	11
CONTRACTORS - NOC	21	1.37%	10	\$32,920	\$329,197	\$11,331	\$8,180	13
HEATING AND AIR CONDITIONING	16	1.23%	9	\$24,178	\$217,601	\$13,665	\$25,260	13
CUTLERY, RAZORS, AND FLATWARE	10	1.23%	9	\$16,639	\$149,748	\$1,315	\$6,378	10
CARPENTRY AND FLOOR COVERINGS	22	1.09%	8	\$6,107	\$48,857	\$2,579	\$3,671	7
CANDY OR CONFECTIONARY PRODUCTS	18	1.09%	8	\$1,070	\$8,562	\$0	\$1,471	5
FROZEN FOODS	17	1.09%	8	\$697	\$5,576	\$3	\$695	3
FOOD PRODUCTS - DRY	21	1.09%	8	\$662	\$5,299	\$101	\$1,044	5
ANIMAL FEED	26	1.09%	8	\$19,297	\$154,373	\$0	\$16,060	11
FURNITURE/FIXTURES/UPHOLSTERY	10	1.09%	8	\$50,658	\$405,261	\$3,753	\$3,020	12
FARM MACHINERY	10	0.96%	7	\$74,897	\$524,276	\$28,666	\$30,210	29
CLUBS/CONVENTIONS	20	0.96%	7	\$8,715	\$61,007	\$7,657	\$7,286	19
AUTO REPAIR SHOPS/DISMANTLING	10	0.82%	6	\$149,000	\$894,002	\$584	\$7,010	2
GAS, STEAM, WATER, AND SEWER MAINS	11	0.82%	6	\$123,682	\$742,089	\$5,292	\$2,583	9
DRUG AND PHARMACEUTICALS	26	0.82%	6	\$143,015	\$858,090	\$65,817	\$39,333	26
BATTERIES	6	0.82%	6	\$7,077	\$42,460	\$811	\$2,563	7
GASOLINE STATIONS	7	0.68%	5	\$6,929	\$34,643	\$9,847	\$8,800	11
WAX/PAINT/VARNISH/PAINTING	9	0.68%	5	\$48,433	\$242,167	\$21,784	\$17,300	14
MINING/DREDGING/DOCK OPER/EXCAVATION	7	0.68%	5	\$5,594	\$27,970	\$994	\$900	8
PLASTIC, RUBBER GOODS - MFG	9	0.68%	5	\$20,320	\$101,598	\$5,693	\$7,000	52
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	15	0.55%	4	\$4,266	\$17,062	\$0	\$6,081	1
MANUFACTURERS - NOC	34	0.55%	4	\$23,294	\$93,175	\$39,941	\$2,125	4
ELECTRICAL EQUIPMENT	8	0.55%	4	\$21,243	\$84,970	\$23,059	\$17,625	19
FOOD PRODUCTS - NOT DRY	17	0.55%	4	\$1,565	\$6,258	\$1,729	\$1,225	12
GROCERY STORES/MARKETS/COMMISSARIES	16	0.55%	4	\$1,969	\$7,876	\$274	\$4,750	5
PRODUCTS - COMPLETED OPERATIONS - NOC	6	0.41%	3	\$43,631	\$130,892	\$111,099	\$1,333	26
INSULATION - OTHER THAN ASBESTOS	60	0.41%	3	\$9,225	\$27,674	\$3,972	\$8,668	5
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	4	0.41%	3	\$455,000	\$1,365,000	\$77,581	\$70,000	21
CONCRETE AND ASPHALT CONSTRUCTION	6	0.41%	3	\$14,515	\$43,544	\$26,243	\$775	40
REFRIGERATION	4	0.41%	3	\$7,219	\$21,658	\$1,470	\$4,817	8
MASONRY, PLASTERING, MARBLE, OR TILE	4	0.41%	3	\$11,856	\$35,568	\$22,491	\$5,167	19
DELI, CATERERS, AND CAFETERIAS	8	0.41%	3	\$566	\$1,697	\$0	\$1,300	3
WATER BOTTLING	3	0.41%	3	\$1,172	\$3,515	\$95	\$2,000	3
DOOR AND WINDOWS MFG	9	0.41%	3	\$12,779	\$38,336	\$2,762	\$7,283	20
TOOL MFG	6	0.41%	3	\$12,419	\$37,256	\$0	\$9,419	9
COSMETICS	4	0.41%	3	\$3,233	\$9,700	\$18	\$9,000	18
TOYS/GAMES	4	0.41%	3	\$15,133	\$45,400	\$0	\$16,800	13
CONTRACTOR EQUIPMENT	2	0.27%	2	\$2,384	\$4,767	\$746	\$5,500	3
SHOES, BOOTS, OR SLIPPERS	3	0.27%	2	\$133	\$265	\$37	\$4,625	5
COTTON GOODS MFG/WOOL PULLING-COMBING	3	0.27%	2	\$25,105	\$50,210	\$24,524	\$65,275	2
BLOOD BANKS	4	0.27%	2	\$1,250	\$2,500	\$16,065	\$0	106
GLASS DEALERS AND GLAZIERS	4	0.27%	2	\$1,070	\$2,140	\$0	\$1,250	0
SEPTIC TANKS	3	0.27%	2	\$6,475	\$12,949	\$0	\$750	9
WATER AND FIRE PROOFING	2	0.27%	2	\$500,000	\$1,000,000	\$0	\$28,750	98
MEAT, FISH, POULTRY, AND SEAFOOD	4	0.27%	2	\$1,300	\$2,600	\$0	\$1,138	12
DAIRY PRODUCTS	3	0.27%	2	\$500,508	\$1,001,016	\$37,331	\$5,500,750	12
CONCESSIONAIRES	3	0.27%	2	\$23,000	\$46,000	\$6,422	\$1,000	26
FARMS/RANCHES	3	0.27%	2	\$334	\$667	\$15,545	\$5,500	11
WHEEL AND TIRE MFG	4	0.27%	2	\$38,819	\$77,637	\$20,266	\$13,667	7
LIGHTS, LANTERNS, AND LAMPS	4	0.27%	2	\$1,733	\$3,465	\$0	\$1,000	1
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	4	0.27%	2	\$72,500	\$145,000	\$21,271	\$41,750	18

PRODUCT LIABILITY
PRODUCT TYPE
FOR 2007

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
SIGN MFG AND INSTALLATION	3	0.27%	2	\$101,125	\$202,250	\$13,291	\$1,850	21
STORES AND DISTR - NO FOOD OR DRINK	8	0.27%	2	\$1,284	\$2,567	\$211	\$500	11
WELDING	38	0.27%	2	\$364,290	\$728,580	\$78,518	\$45,500	17
OFFICE MACHINES, COMPUTERS - OTHER	2	0.14%	1	\$75	\$75	\$0	\$75	0
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.14%	1	\$25,000	\$25,000	\$6,344	\$2,500	30
BOAT STORAGE OR MARINAS	1	0.14%	1	\$200,000	\$200,000	\$0	\$1,000	87
CARPET AND FURNITURE CLEANING	3	0.14%	1	\$483	\$483	\$0	\$1,000	0
FURS, FABRICS AND OTHER CLOTHING	3	0.14%	1	\$175	\$175	\$0	\$300	0
ELECTRIC CABLES, CONDUIT, AND WIRING	5	0.14%	1	\$500	\$500	\$2,756	\$1,200	13
PUBLIC WORKS-HGHWAYS/BRIDGES/DAMS/SUBW.	2	0.14%	1	\$8,465	\$8,465	\$36	\$500	6
WATER SOFTENING EQUIPMENT	2	0.14%	1	\$27,564	\$27,564	\$169	\$500	5
BUILDING MATERIALS	2	0.14%	1	\$1,248	\$1,248	\$0	\$3,000	13
FENCES	2	0.14%	1	\$1,201	\$1,201	\$0	\$1,000	5
PARKING-PUBLIC/PRIVATE MFG	1	0.14%	1	\$2,750	\$2,750	\$5,733	\$6,700	57
CROP SPRAYING AND PESTICIDES	1	0.14%	1	\$3,159	\$3,159	\$0	\$500	6
BAKERIES AND BAKERY GOODS	4	0.14%	1	\$4,500	\$4,500	\$165	\$1,195	13
NET, ROPE, AND FIBER MFG	2	0.14%	1	\$1,672	\$1,672	\$0	\$1,000	2
TEXTILE MFG	2	0.14%	1	\$571	\$571	\$0	\$420	2
LUMBER-WOOD MFG/PRUNING/TRIMMING	3	0.14%	1	\$2,000	\$2,000	\$0	\$0	6
PAPER PRODUCTS	2	0.14%	1	\$38	\$38	\$0	\$650	1
SOAP AND DETERGENTS	1	0.14%	1	\$20,000	\$20,000	\$61,388	\$275,000	13
INK AND DYES	1	0.14%	1	\$205,000	\$205,000	\$115,442	\$10,100	21
METAL EXTRACTION AND PROCESSING	1	0.14%	1	\$700,000	\$700,000	\$65,000	\$75,000	28
TANK BLDG/WAREHOUSES/VACANT BLDGS	4	0.14%	1	\$3,121	\$3,121	\$0	\$5,000	16
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	3	0.14%	1	\$10,000	\$10,000	\$0	\$0	15
FUMIGATING	1	0.14%	1	\$5,000	\$5,000	\$6,138	\$15,000	34
OPTICAL AND HEARING GOODS	1	0.14%	1	\$667	\$667	\$0	\$500	2
SWIMMING POOLS/SAUNAS	1	0.14%	1	\$24,879	\$24,879	\$0	\$1,000	1
PIPE MFG	1	0.14%	1	\$402,000	\$402,000	\$98,000	\$350,000	14
LABORATORIES	2	0.14%	1	\$245	\$245	\$0	\$1,500	2
JANITORIAL SERVICES	3	0.14%	1	\$822	\$822	\$0	\$1,000	1
GOLF COURSES/DRIVING RANGES	1	0.14%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
BOATS - USE	1	0.00%	0	\$0	\$0	\$0	\$0	0
BOAT OR SHIP BUILDING	1	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
GARDENING EQUIPMENT AND LANDSCAPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	3	0.00%	0	\$0	\$0	\$0	\$0	0
METAL ERECTION	1	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	2	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, LIQUOR - MFG, DISTR, STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
LADDERS, HOISTS, AND SCAFFOLDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
COMMUNICATION/RECORDING SYS/INTERNET PRC	1	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	14	0.00%	0	\$0	\$0	\$0	\$0	0
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	5,040	100.00%	732	\$29,736	\$21,766,836	\$8,288	\$25,069	16

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1998 - 2007

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	22,333	29.34%	2,933	\$15,500	\$45,462,034	\$1,498	\$5,596	24
APPLIANCES AND ACCESSORIES	2,262	13.40%	1,340	\$3,702	\$4,961,012	\$315	\$2,129	1
RESTAURANTS - SERVE NO ALCOHOL	1,079	3.45%	345	\$10,468	\$3,611,397	\$1,545	\$1,654	7
CHEMICAL MFG	1,812	3.32%	332	\$28,600	\$9,495,133	\$5,861	\$21,154	26
GASOLINE STATIONS	417	3.26%	326	\$2,962	\$965,643	\$708	\$2,462	3
PUTTY PRODUCTS	292	2.91%	291	\$155	\$45,105	\$0	\$0	31
REFRIGERATION	335	2.70%	270	\$1,275	\$344,186	\$136	\$980	1
CONTRACTORS - NOC	340	2.35%	235	\$12,428	\$2,920,566	\$5,826	\$5,205	19
PLUMBING	296	1.90%	190	\$12,688	\$2,410,708	\$1,561	\$4,475	6
RESTAURANTS - SERVE ALCOHOL	462	1.66%	166	\$5,099	\$846,372	\$707	\$1,964	6
HEATING AND AIR CONDITIONING	345	1.64%	164	\$22,699	\$3,722,687	\$3,040	\$13,325	10
CANDY OR CONFECTIONARY PRODUCTS	381	1.56%	156	\$955	\$148,983	\$34	\$895	4
FURNITURE AND FIXTURES	265	1.56%	156	\$39,291	\$6,129,425	\$4,171	\$4,308	12
FOOD PRODUCTS - DRY	294	1.34%	134	\$7,538	\$1,010,087	\$659	\$5,601	7
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	206	1.29%	129	\$182,977	\$23,604,037	\$31,302	\$110,004	22
FOOD PRODUCTS - NOT DRY	295	1.19%	119	\$9,351	\$1,112,726	\$263	\$8,856	8
MANUFACTURERS - NOC	340	1.08%	108	\$96,750	\$10,449,018	\$8,450	\$7,190	32
FROZEN FOODS	186	0.95%	105	\$919	\$96,530	\$30	\$1,137	4
FARM MACHINERY	144	0.96%	96	\$25,557	\$2,453,491	\$5,162	\$17,120	15
CARPENTRY AND FLOOR COVERINGS	208	0.92%	92	\$8,205	\$754,822	\$3,026	\$4,681	8
BATTERIES	106	0.92%	92	\$3,736	\$343,742	\$1,803	\$1,318	5
MEAT, FISH, POULTRY, AND SEAFOOD	183	0.91%	91	\$9,338	\$849,776	\$935	\$1,971	7
AUTO REPAIR SHOPS	132	0.82%	82	\$17,862	\$1,464,660	\$1,246	\$6,203	7
OIL, FUEL, GAS - CO AND DISTRIBUTORS	151	0.82%	82	\$102,063	\$8,369,202	\$11,349	\$11,400	9
INSULATION - OTHER THAN ASBESTOS	141	0.79%	79	\$16,386	\$1,294,511	\$426	\$424	19
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	215	0.76%	76	\$29,545	\$2,245,384	\$13,783	\$8,332	8
DRUG AND PHARMACEUTICALS	922	0.71%	71	\$38,944	\$2,765,055	\$8,675	\$30,401	34
METAL GOODS	103	0.65%	65	\$108,594	\$7,058,593	\$28,446	\$58,758	22
ANIMAL FEED	105	0.59%	59	\$47,914	\$2,826,931	\$11,607	\$33,504	9
GROCERY STORES AND MARKETS	154	0.57%	57	\$3,523	\$200,818	\$460	\$7,890	5
DOOR AND WINDOWS MFG	106	0.56%	56	\$36,668	\$2,053,411	\$32,225	\$10,960	25
ELECTRICAL EQUIPMENT	1,474	0.55%	55	\$70,598	\$3,882,909	\$12,089	\$31,240	13
ROOFING	105	0.54%	54	\$58,780	\$3,174,129	\$28,504	\$46,854	18
GAS, STEAM, WATER, AND SEWER MAINS	82	0.53%	53	\$26,756	\$1,418,076	\$3,726	\$4,088	8
PLASTIC, RUBBER GOODS - MFG	124	0.53%	53	\$178,552	\$9,463,274	\$8,063	\$185,807	17
ELECTRIC CABLES, CONDUIT, AND WIRING	84	0.52%	52	\$258,206	\$13,426,697	\$44,790	\$7,919	9
CONCESSIONAIRES	162	0.45%	45	\$2,573	\$115,783	\$528	\$2,455	7
SHOES, BOOTS, OR SLIPPERS	57	0.38%	38	\$4,151	\$157,746	\$178	\$2,129	7
DELI, CATERERS, AND CAFETERIAS	120	0.38%	38	\$1,390	\$52,838	\$955	\$1,526	7
LIGHTS, LANTERNS, AND LAMPS	59	0.38%	38	\$9,601	\$364,843	\$4,584	\$7,090	7
WAX, PAINT, OR VARNISH	75	0.37%	37	\$32,516	\$1,203,074	\$14,958	\$26,597	18
COSMETICS	46	0.37%	37	\$1,983	\$73,353	\$90	\$4,073	6
CONCRETE AND ASPHALT CONSTRUCTION	491	0.36%	36	\$21,447	\$772,077	\$9,213	\$12,056	22
BAKERIES AND BAKERY GOODS	142	0.35%	35	\$8,480	\$296,795	\$2,958	\$2,152	7
BEVERAGE BOTTLER - NON-ALCOHOLIC	53	0.34%	34	\$11,957	\$406,523	\$557	\$1,456	10
WATER SOFTENING EQUIPMENT	50	0.32%	32	\$4,076	\$130,440	\$521	\$2,698	4
EXERCISE, SPORTING GOODS AND EQUIP	58	0.32%	32	\$75,801	\$2,425,624	\$20,455	\$41,036	20
GARDENING EQUIPMENT AND LANDSCAPING	53	0.31%	31	\$12,824	\$397,552	\$1,696	\$3,665	5
MINING AND DREDGING	53	0.30%	30	\$39,570	\$1,187,101	\$978	\$1,939	5
STORES AND DISTR - NO FOOD OR DRINK	55	0.28%	28	\$18,236	\$510,608	\$5,355	\$12,540	11
WATER BOTTLING	33	0.27%	27	\$1,179	\$31,839	\$108	\$1,694	2
WHEEL AND TIRE MFG	39	0.27%	27	\$47,432	\$1,280,669	\$9,424	\$6,503	16
VALVES, PUMPS, COMPRESSORS MFG	45	0.25%	25	\$76,242	\$1,906,061	\$29,332	\$96,946	17
CLUBS	65	0.25%	25	\$17,461	\$436,515	\$11,385	\$10,446	15
DAIRY PRODUCTS	57	0.24%	24	\$42,548	\$1,021,148	\$3,177	\$460,046	4
MEDICAL EQUIPMENT AND INSTRUMENTS	302	0.23%	23	\$221,150	\$5,086,450	\$46,189	\$64,428	19
MASONRY, PLASTERING, MARBLE, OR TILE	31	0.22%	22	\$7,880	\$173,349	\$4,911	\$4,132	7
PREFABRICATED BUILDING MFG	30	0.22%	22	\$63,352	\$1,393,740	\$19,127	\$30,229	22
TOOL MFG	47	0.22%	22	\$308,703	\$6,791,470	\$3,087	\$59,599	18

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1998 - 2007

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
GLASS DEALERS AND GLAZIERS	34	0.19%	19	\$71,510	\$1,358,694	\$20,133	\$7,112	8
FURS, FABRICS AND OTHER CLOTHING	36	0.18%	18	\$119,833	\$2,156,991	\$42,486	\$92,851	11
BUILDING MATERIALS	44	0.18%	18	\$31,988	\$5,615,788	\$99,563	\$72,630	22
CUTLERY, RAZORS, AND FLATWARE	24	0.18%	18	\$9,010	\$162,186	\$659	\$4,614	8
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	32	0.17%	17	\$27,702	\$470,935	\$8,198	\$9,539	12
BOTTLE AND JAR MFG	26	0.17%	17	\$4,554	\$77,416	\$1,621	\$7,451	9
LUMBER AND WOOD MFG	27	0.13%	13	\$52,169	\$678,195	\$10,321	\$48,156	11
SIGN MFG AND INSTALLATION	19	0.13%	13	\$23,120	\$300,555	\$4,778	\$8,980	15
CONTRACTOR EQUIPMENT	19	0.12%	12	\$112,294	\$1,347,524	\$16,950	\$28,625	19
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	24	0.12%	12	\$14,894	\$178,726	\$4,444	\$14,179	8
SOAP AND DETERGENTS	22	0.12%	12	\$77,309	\$927,710	\$12,001	\$24,450	8
DISCOUNT STORES	24	0.12%	12	\$1,342	\$16,107	\$73	\$1,498	2
PAPER PRODUCTS	22	0.11%	11	\$14,109	\$155,203	\$1,165	\$11,546	6
PRODUCTS - COMPLETED OPERATIONS - NOC	21	0.10%	10	\$1,521,857	\$15,218,567	\$100,985	\$940	38
BOAT OR SHIP BUILDING	17	0.10%	10	\$312,203	\$3,122,032	\$112,685	\$69,260	31
METAL ERECTION	30	0.10%	10	\$5,572	\$55,717	\$894	\$3,020	10
FERTILIZERS	18	0.10%	10	\$34,769	\$347,688	\$10,300	\$3,588	10
LEATHER GOODS	13	0.10%	10	\$2,844	\$28,442	\$2,280	\$2,394	5
OFFICE MACHINES, COMPUTERS - OTHER	27	0.09%	9	\$454,516	\$4,090,648	\$4,205	\$427,864	23
BOATS - USE	31	0.09%	9	\$336,578	\$3,029,204	\$2,118	\$2,756	11
CROP SPRAYING AND PESTICIDES	14	0.09%	9	\$4,007	\$36,065	\$291	\$3,778	5
TEXTILE MFG	10	0.09%	9	\$10,865	\$97,788	\$43	\$2,731	4
RECREATIONAL VEHICLE MFG	32	0.09%	9	\$42,352	\$381,170	\$33,924	\$30,333	22
JANITORIAL SERVICES	15	0.09%	9	\$191,612	\$1,724,512	\$10,590	\$9,189	28
ALARMS AND DETECTION DEVICES	15	0.08%	8	\$135,233	\$1,081,864	\$60,943	\$6,510	16
FRUIT OR VEGETABLES	21	0.08%	8	\$1,860	\$14,877	\$494	\$1,899	9
PIPE MFG	12	0.08%	8	\$68,854	\$550,833	\$18,257	\$59,549	17
NOT SPECIFIED	8	0.07%	7	\$1,821	\$12,749	\$0	\$2,572	3
ALCOHOL, LIQUOR - MFG, DISTR, STORES	29	0.07%	7	\$3,068	\$21,473	\$1,055	\$8,386	5
METAL EXTRACTION AND PROCESSING	10	0.07%	7	\$1,386,481	\$9,705,369	\$12,563	\$370,186	14
COMMUNICATION, RECORDING SYSTEMS	12	0.07%	7	\$15,180	\$106,262	\$8,411	\$22,539	15
BRUSH OR BROOM MFG	9	0.07%	7	\$49,531	\$346,717	\$5,399	\$106,132	13
VENDING MACHINES MFG	8	0.06%	6	\$41,105	\$246,632	\$7,323	\$2,000	12
SWIMMING POOLS	12	0.06%	6	\$175,888	\$1,055,326	\$17,652	\$173,983	14
WELDING	104	0.06%	6	\$144,648	\$867,886	\$31,331	\$16,283	13
INK AND DYES	5	0.05%	5	\$144,981	\$724,907	\$40,418	\$177,310	19
OPTICAL AND HEARING GOODS	14	0.05%	5	\$71,458	\$357,288	\$7,418	\$82,601	41
TOYS AND GAMES	13	0.05%	5	\$111,454	\$557,271	\$12,512	\$16,080	20
BARBER SUPPLIES AND HAIR PIECES	9	0.05%	5	\$2,267	\$11,333	\$1,995	\$2,963	10
PIPELINES	9	0.05%	5	\$1,119	\$5,594	\$0	\$1,657	1
AUTO RENTAL OR LEASING	9	0.05%	5	\$105,457	\$527,286	\$7,400	\$203,600	11
PRINTING	9	0.05%	5	\$4,361	\$21,803	\$0	\$1,052	0
CARPET AND FURNITURE CLEANING	9	0.04%	4	\$1,217	\$4,866	\$0	\$1,550	1
SALT, PHOSPHATES, AND LIME	9	0.04%	4	\$89	\$355	\$0	\$320	1
WATER AND FIRE PROOFING	6	0.04%	4	\$278,825	\$1,115,300	\$13,879	\$14,490	55
ICE DEALERS AND DISTRIBUTORS	6	0.04%	4	\$1,638	\$6,550	\$0	\$4,275	3
LADDERS, HOISTS, AND SCAFFOLDS	13	0.04%	4	\$245,000	\$980,000	\$84,982	\$20,000	45
CANS, DRUMS, AND METAL CONTAINERS	5	0.04%	4	\$122,919	\$491,677	\$29,249	\$150,125	28
TANK BUILDING	9	0.04%	4	\$15,930	\$63,719	\$7,977	\$8,750	22
BICYCLES	4	0.04%	4	\$27,625	\$110,500	\$10,365	\$29,375	35
CAR WASHES	7	0.04%	4	\$1,336	\$5,345	\$0	\$903	2
AMUSEMENT DEVICES	5	0.03%	3	\$35,264	\$105,792	\$9,559	\$42,833	16
ELEVATOR, ESCALATOR, MOVING SIDEWALK	10	0.03%	3	\$37,070	\$111,209	\$34,658	\$34,500	74
SEPTIC TANKS	9	0.03%	3	\$6,310	\$18,930	\$0	\$17,167	11
TV OR RADIO	5	0.03%	3	\$2,781	\$8,344	\$344	\$15,500	3
FENCES	4	0.03%	3	\$1,640	\$4,919	\$0	\$917	3
HARDWARE, HOME IMPROVEMENT STORES	10	0.03%	3	\$27,333	\$82,000	\$3,578	\$7,504	12
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	6	0.03%	3	\$395,967	\$1,187,900	\$5,722	\$118,200	4

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1998 - 2007

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
BOLTS, NUTS, NAILS, TACKS, SCREWS	5	0.03%	3	\$533,383	\$1,600,150	\$46,454	\$216,670	17
MATCH AND CHARCOAL MFG	5	0.03%	3	\$41,667,700	\$125,003,100	\$240,084	\$0	32
RENTAL STORES	8	0.03%	3	\$2,685	\$8,054	\$30	\$4,333	2
FIREARMS, AMMUNITION - MFG AND REPAIR	3	0.02%	2	\$24,818	\$49,636	\$3,189	\$17,004	20
BOAT STORAGE OR MARINAS	2	0.02%	2	\$100,278	\$200,556	\$0	\$500	44
COTTON GOODS MFG	4	0.02%	2	\$25,105	\$50,210	\$24,524	\$65,275	2
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	5	0.02%	2	\$353	\$705	\$0	\$1,000	2
BLOOD BANKS	4	0.02%	2	\$1,250	\$2,500	\$16,065	\$0	106
DRILLING	5	0.02%	2	\$767	\$1,533	\$0	\$1,425	6
BUILDING STRUCTURES	3	0.02%	2	\$2,575,000	\$5,150,000	\$651,766	\$250,000	61
ADHESIVE AND ABRASIVE GOODS	17	0.02%	2	\$5,100	\$10,200	\$9,416	\$7,750	8
HOBBY, WALLPAPERS, ART STORES	3	0.02%	2	\$162	\$324	\$0	\$673	8
RAILROAD AND TRAIN MFG	2	0.01%	1	\$490,000	\$490,000	\$22,668	\$250,000	66
LAUNDRY SERVICES	1	0.01%	1	\$889,823	\$889,823	\$37,559	\$1,000,000	20
FURNITURE OR WOODWORK STRIPPING	1	0.01%	1	\$717	\$717	\$230	\$900	1
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01%	1	\$10,000	\$10,000	\$8,687	\$10	17
GARBAGE AND REFUSE COLLECTING	1	0.01%	1	\$350,000	\$350,000	\$45,272	\$25,000	55
GOLFMOBILES	1	0.01%	1	\$20,000	\$20,000	\$22,356	\$5,000	22
COFFINS, CASKETS, AND MAUSOLEUMS	1	0.01%	1	\$35,352	\$35,352	\$60,227	\$700	53
HONE, OILSTONE, OR WHETSTONE MFG	1	0.01%	1	\$15,809	\$15,809	\$4,553	\$15,000	48
TENTS AND CANOPIES	3	0.01%	1	\$48	\$48	\$0	\$48	0
NET, ROPE, AND FIBER MFG	5	0.01%	1	\$1,672	\$1,672	\$0	\$1,000	2
BOXES AND COMPOSITION GOODS	5	0.01%	1	\$5,000	\$5,000	\$0	\$7,500	32
EXPLOSIVES OR FIREWORKS MFG	1	0.01%	1	\$36,000	\$36,000	\$69,739	\$10,000	20
WIRE GOODS	9	0.01%	1	\$300,000	\$300,000	\$0	\$25,000	18
AEROSOL CONTAINERS	3	0.01%	1	\$26,500	\$26,500	\$18,132	\$5,000	93
ENGINE OR TURBINE MFG	1	0.01%	1	\$33,750	\$33,750	\$0	\$33,750	9
INSTRUMENT MFG	5	0.01%	1	\$25,000	\$25,000	\$27,828	\$5,000	12
MOBILE HOME MFG	4	0.01%	1	\$50,000	\$50,000	\$29,442	\$42,000	16
CLOCK MFG	5	0.01%	1	\$836	\$836	\$0	\$3,500	2
JEWELRY AND WATCHES	3	0.01%	1	\$45	\$45	\$0	\$45	1
STONE AND GEM CUTTING OR POLISHING	2	0.01%	1	\$1,089	\$1,089	\$0	\$1,200	6
LABORATORIES	2	0.01%	1	\$245	\$245	\$0	\$1,500	2
FREIGHT FORWARDERS	1	0.01%	1	\$483	\$483	\$0	\$655	1
ANIMAL DEALERS	3	0.01%	1	\$1,810	\$1,810	\$0	\$500	5
IRRIGATION EQUIPMENT	5	0.01%	1	\$4,498	\$4,498	\$0	\$1,125	1
FIBERGLASS MFG	1	0.01%	1	\$4,327	\$4,327	\$0	\$4,000	2
CLAY PRODUCTS	5	0.01%	1	\$635	\$635	\$384	\$635	2
PACKAGING AND PACKING	1	0.01%	1	\$1,250	\$1,250	\$0	\$125	6
GAS TANKS AND FUEL CONTAINERS MFG	1	0.01%	1	\$36,000	\$36,000	\$26,240	\$75,000	32
SAND OR GRAVEL DIGGING, QUARRIES	16	0.01%	1	\$91,500	\$91,500	\$12,743	\$51,000	31
FORESTRY SERVICE	2	0.01%	1	\$35,000	\$35,000	\$10,058	\$6,000	52
BUILDINGS/PREMISES BANK OR OFFICE	8	0.01%	1	\$2,614	\$2,614	\$744	\$500	2
FLORISTS	1	0.01%	1	\$919	\$919	\$140	\$0	4
PIPELINE CONSTRUCTION (OIL)	3	0.01%	1	\$1,049	\$1,049	\$0	\$1,600	0
GOLF COURSES/DRIVING RANGES	1	0.01%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
ANIMAL BOARDING & VETERINARIANS	2	0.00%	0	\$0	\$0	\$0	\$0	0
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	4	0.00%	0	\$0	\$0	\$0	\$0	0
EXHIBITIONS	4	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	9	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	2	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	7	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
BEARING MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1998 - 2007

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
MUSICAL INSTRUMENT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	1	0.00%	0	\$0	\$0	\$0	\$0	0
OIL REFINERIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	3	0.00%	0	\$0	\$0	\$0	\$0	0
WINDOW CLEANING	3	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER HANGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	15	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	39,844	100.00%	9,998	\$40,432	\$404,238,906	\$4,542	\$12,262	14

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2007 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2007

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<i>In Favor of Defendant</i>							
BEFORE COURT PROCEEDING INITIATED	12.81%	552	\$0	\$0	\$110	\$1,713	3
DIRECTED VERDICT FOR DEFENDANT	0.28%	12	\$0	\$0	\$347,614	\$2,143	34
JUDGEMENT FOR DEFENDANT	0.07%	3	\$0	\$0	\$19,243	\$2,067	34
ALL OTHER INCLUDING DISMISSELS	86.84%	3,741	\$0	\$0	\$559	\$156	28
TOTAL	100.00%	4,308	\$0	\$0	\$1,481	\$363	25
<i>In Favor of Plaintiff</i>							
BEFORE COURT PROCEEDING INITIATED	54.92%	402	\$11,245	\$4,520,454	\$2,171	\$30,541	5
DIRECTED VERDICT FOR PLAINTIFF	1.91%	14	\$261	\$3,650	\$0	\$314	2
DIRECTED VERDICT FOR DEFENDANT	0.14%	1	\$170,000	\$170,000	\$73,619	\$119,468	14
ARBITRATION	0.14%	1	\$36,627	\$36,627	\$12,329	\$2,500	32
ALL OTHER INCLUDING DISMISSELS	42.90%	314	\$54,255	\$17,036,105	\$16,267	\$18,940	30
TOTAL	100.00%	732	\$29,736	\$21,766,836	\$8,288	\$25,069	16

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLAIM DISPOSITION
FOR YEARS 1998 - 2007

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<i>In Favor of Defendant</i>							
BEFORE COURT PROCEEDING INITIATED	17.62%	5,259	\$0	\$0	\$459	\$2,869	5
DIRECTED VERDICT FOR DEFENDANT	0.08%	24	\$0	\$0	\$176,039	\$3,117	25
JUDGEMENT FOR DEFENDANT	0.07%	20	\$0	\$0	\$19,224	\$6,316	25
JUDGEMENT FOR PLAINTIFF	0.00%	1	\$0	\$0	\$130,527	\$700	48
ARBITRATION	0.04%	12	\$0	\$0	\$2,205	\$19,103	19
ALL OTHER INCLUDING DISMISSALS	82.19%	24,530	\$0	\$0	\$405	\$1,020	27
TOTAL	100.00%	29,846	\$0	\$0	\$573	\$1,358	23
<i>In Favor of Plaintiff</i>							
BEFORE COURT PROCEEDING INITIATED	54.40%	5,439	\$16,249	\$88,376,210	\$1,475	\$8,210	5
DIRECTED VERDICT FOR PLAINTIFF	0.20%	20	\$11,372	\$227,448	\$3,331	\$5,271	8
DIRECTED VERDICT FOR DEFENDANT	0.02%	2	\$585,000	\$1,170,000	\$273,505	\$73,234	20
JUDGEMENT FOR PLAINTIFF	0.18%	18	\$257,140	\$4,628,523	\$35,686	\$125,674	26
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.01%	1	\$51,000	\$51,000	\$11,323	\$10,000	55
ARBITRATION	0.22%	22	\$72,170	\$1,587,740	\$22,389	\$30,147	25
ALL OTHER INCLUDING DISMISSALS	44.97%	4,496	\$68,549	\$308,197,985	\$7,925	\$16,628	26
TOTAL	100.00%	9,998	\$40,432	\$404,238,906	\$4,542	\$12,262	14

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2007

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	1,379	48.77%	357	\$6,983	\$2,492,891	\$766	\$3,539	2
7-12	496	9.15%	67	\$20,509	\$1,374,131	\$1,927	\$4,367	9
13-18	650	11.20%	82	\$36,864	\$3,022,870	\$8,498	\$14,461	15
19-24	315	8.06%	59	\$37,630	\$2,220,189	\$7,859	\$195,173	21
25-30	497	4.37%	32	\$187,426	\$5,997,644	\$34,688	\$93,141	27
31-36	626	4.64%	34	\$25,890	\$880,253	\$15,437	\$9,358	33
37-42	84	1.78%	13	\$36,784	\$478,190	\$21,144	\$33,691	40
43-48	200	4.10%	30	\$49,617	\$1,488,519	\$58,288	\$5,620	45
49-54	482	3.96%	29	\$10,701	\$310,324	\$17,439	\$34	51
55-60	251	1.09%	8	\$10,380	\$83,037	\$2,225	\$838	58
61-66	13	0.55%	4	\$18,503	\$74,013	\$16,259	\$12,500	63
67-72	14	0.55%	4	\$21,879	\$87,514	\$29,623	\$18,125	68
73-78	4	0.14%	1	\$360	\$360	\$14,976	\$0	78
79-84	2	0.14%	1	\$626	\$626	\$3,886	\$0	79
85-90	2	0.27%	2	\$112,500	\$225,000	\$19,487	\$501	87
91-96	3	0.00%	0	\$0	\$0	\$0	\$0	0
97-102	3	0.41%	3	\$338,758	\$1,016,275	\$1,056	\$19,167	99
103-108	5	0.27%	2	\$1,250	\$2,500	\$16,065	\$0	106
Greater than 108	14	0.55%	4	\$503,125	\$2,012,500	\$11,261	\$0	150
TOTAL	5,040	100.00%	732	\$29,736	\$21,766,836	\$8,288	\$25,069	16

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLOSE TIME REPORTING
FOR YEARS 1998 - 2007

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Reserve on Paid Claims	Average Initial Months Report to Close
0-6	11,832	45.54%	4,553	\$5,701	\$25,958,510	\$256	\$4,549	2
7-12	4,112	10.27%	1,027	\$26,490	\$27,205,334	\$2,238	\$16,051	10
13-18	4,526	10.85%	1,085	\$31,941	\$34,655,881	\$3,968	\$18,930	16
19-24	3,475	10.18%	1,018	\$29,768	\$30,303,857	\$3,620	\$20,383	21
25-30	5,065	10.11%	1,011	\$32,067	\$32,419,532	\$6,140	\$14,394	27
31-36	6,102	6.20%	620	\$46,435	\$28,790,006	\$7,478	\$10,316	33
37-42	1,036	1.86%	186	\$119,001	\$22,134,150	\$17,154	\$54,481	40
43-48	1,003	2.11%	211	\$65,583	\$13,838,116	\$19,838	\$19,889	46
49-54	746	0.71%	71	\$59,938	\$4,255,613	\$34,260	\$26,332	51
55-60	461	0.54%	54	\$160,633	\$8,674,189	\$62,656	\$36,879	57
61-66	142	0.43%	43	\$67,241	\$2,891,350	\$12,913	\$19,330	64
67-72	388	0.39%	39	\$187,375	\$7,307,608	\$18,617	\$17,484	69
73-78	90	0.14%	14	\$86,455	\$1,210,363	\$36,030	\$8,217	76
79-84	252	0.08%	8	\$14,692	\$117,532	\$8,261	\$3,342	81
85-90	170	0.05%	5	\$49,650	\$248,250	\$8,908	\$7,400	88
91-96	136	0.08%	8	\$15,762,029	\$126,096,233	\$118,200	\$57,748	93
97-102	42	0.11%	11	\$135,395	\$1,489,344	\$36,177	\$19,392	98
103-108	22	0.05%	5	\$1,000,608	\$5,003,038	\$265,273	\$100,130	105
Greater than 108	244	0.29%	29	\$1,091,034	\$31,640,000	\$184,699	\$72,640	208
TOTAL	39,844	100.00%	9,998	\$40,432	\$404,238,906	\$4,542	\$12,262	14

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 20 Supplement)

The tables in this section were generated by using the Missouri Page 20 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2006 and 2007.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2007.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2007 Written Premium	2006 - 2007 % of Change in Premium		2005 - 2006 % of Change in Premium	2005 Written Premium	2004 - 2005 % of Change in Premium
		2006 Written Premium	Change in Premium			
LM INSURANCE CORPORATION	\$247,377	222.66%	\$76,667	208.33%	\$24,865	1679.89%
TRINITY UNIVERSAL INSURANCE COMPANY	\$5,353	-26.63%	\$7,296	17.96%	\$6,185	1618.06%
FARMLAND MUTUAL INSURANCE COMPANY	\$7,445	-56.41%	\$17,078	-39.63%	\$28,288	1546.57%
MIDWESTERN INDEMNITY COMPANY THE	\$14,708	78.04%	\$8,261	3.46%	\$7,985	1251.10%
CHARTER OAK FIRE INSURANCE CO THE	\$7,948	15.26%	\$6,896	-43.55%	\$12,217	1119.26%
NEW HAMPSHIRE INSURANCE COMPANY	\$77,172	5.80%	\$72,940	-7.52%	\$78,867	870.43%
NATIONWIDE AGRIBUSINESS INS CO	\$374,613	28.53%	\$291,467	333.24%	\$67,276	830.25%
WAUSAU UNDERWRITERS INS CO	-\$12,054	-390.53%	\$4,149	-99.72%	\$1,506,911	795.34%
ACE PROPERTY AND CASUALTY INSURANCE CO	\$19,201	-64.41%	\$53,952	4.00%	\$51,876	754.07%
PHOENIX INSURANCE COMPANY THE	\$4,963	99160.00%	\$5	-99.77%	\$2,133	692.94%
TRANSCONTINENTAL INSURANCE COMPANY	\$0	-100.00%	\$225,399	595.55%	\$32,406	637.67%
ARCH INSURANCE COMPANY	\$278,954	233.37%	\$83,677	266.91%	\$22,806	474.31%
LIBERTY INSURANCE CORPORATION	\$200,847	23.78%	\$162,259	14.69%	\$141,470	439.78%
ILLINOIS NATIONAL INSURANCE COMPANY	\$13,918	19.25%	\$11,671	-49.72%	\$23,214	427.23%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$1,622	-46.66%	\$3,041	36.55%	\$2,227	261.53%
GENERAL INSURANCE CO OF AMERICA	\$7,890	-22.46%	\$10,175	-64.15%	\$28,379	241.22%
ACUITY A MUTUAL INSURANCE COMPANY	\$222,067	-2.15%	\$226,954	47.91%	\$153,441	210.14%
WAUSAU BUSINESS INSURANCE COMPANY	\$179,492	-29.64%	\$255,120	318.70%	\$60,931	182.01%
TRAVELERS INDEMNITY CO OF ILLINOIS	\$570,621	207.66%	\$185,473	-88.59%	\$1,625,810	168.93%
NONPROFITS INSURANCE COMPANY	\$206	-27.72%	\$285	-52.81%	\$604	167.26%
ASSOCIATED INDEMNITY CORPORATION	\$0	-100.00%	\$5	0.00%	\$5	150.00%
ADDISON INSURANCE COMPANY	\$969,298	21.58%	\$797,240	12.87%	\$706,336	133.14%
ACE AMERICAN INSURANCE COMPANY	\$1,011,869	-63.09%	\$2,741,168	37.32%	\$1,996,244	93.32%
OLD REPUBLIC INSURANCE COMPANY	\$7,544,436	6.43%	\$7,088,597	-0.43%	\$7,119,468	92.99%
MID-CONTINENT CASUALTY COMPANY	\$492,529	-46.46%	\$919,943	-17.24%	\$1,111,593	86.67%
WEST AMERICAN INSURANCE COMPANY	\$49,054	50.34%	\$32,629	-35.44%	\$50,537	81.17%
COLUMBIA MUTUAL INSURANCE CO	\$235,111	16.89%	\$201,146	-0.42%	\$201,993	68.07%
FARMERS ALLIANCE MUTUAL INS CO	\$8,198	-17.37%	\$9,921	-27.71%	\$13,724	59.45%
FIREMANS FUND INSURANCE COMPANY	\$69,367	-68.24%	\$218,396	431.03%	\$41,127	52.52%
PACIFIC INDEMNITY COMPANY	\$63,804	45.30%	\$43,913	48.09%	\$29,653	51.34%
SELECTIVE INSURANCE CO OF S CAROLINA	\$250,332	215.34%	\$79,386	95.58%	\$40,590	50.48%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$9,188	199.19%	\$3,071	-83.20%	\$18,280	49.31%
SECURA INSURANCE A MUTUAL COMPANY	\$1,090,954	10.83%	\$984,346	19.77%	\$821,833	47.93%
SENTRY INSURANCE A MUTUAL COMPANY	\$220,677	-31.08%	\$320,171	-14.88%	\$376,128	47.04%
TRUCK INSURANCE EXCHANGE	\$872	-83.74%	\$5,362	32.49%	\$4,047	45.58%
GENERAL CASUALTY CO OF WISCONSIN	\$81,255	-26.50%	\$110,545	33.13%	\$83,037	39.65%
INDIANA LUMBERMENS MUTUAL INS CO	\$328,050	-16.60%	\$393,341	-9.54%	\$434,822	30.60%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$326,101	51.14%	\$215,761	-52.04%	\$449,890	29.41%
GRANITE STATE INSURANCE COMPANY	\$85,521	16.37%	\$73,490	-45.54%	\$134,953	28.50%
ELECTRIC INSURANCE COMPANY	\$953,015	-24.09%	\$1,255,437	-13.05%	\$1,443,923	27.19%
SHELTER MUTUAL INSURANCE CO	\$59,579	-9.34%	\$65,720	17.24%	\$56,058	25.23%
AMERISURE INSURANCE COMPANY	\$154,959	60.18%	\$96,738	177.38%	\$34,876	22.79%
AMERICAN FIRE & CASUALTY COMPANY	\$72,308	-14.56%	\$84,626	122.91%	\$37,965	22.03%
AXA CORPORATE SOLUTIONS INSURANCE CO	\$81,394	35.57%	\$60,039	-13.55%	\$69,450	20.66%
SAVERS PROPERTY & CASUALTY INS CO	\$1,969	5.75%	\$1,862	6.40%	\$1,750	20.44%
ZURICH AMERICAN INSURANCE COMPANY	\$498,878	-85.67%	\$3,480,524	-2.96%	\$3,586,685	19.98%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$399,485	8.67%	\$367,614	-6.33%	\$392,453	18.48%
FEDERATED SERVICE INSURANCE COMPANY	\$395,137	2.23%	\$386,500	-0.87%	\$389,873	18.33%
OHIO CASUALTY INSURANCE COMPANY	\$89,710	25.44%	\$71,515	-33.61%	\$107,719	16.43%
CINCINNATI INS CO THE	\$1,400,957	1.80%	\$1,376,176	-14.58%	\$1,611,013	15.00%
UNITED FIRE AND CASUALTY COMPANY	\$2,562,018	14.15%	\$2,244,414	19.83%	\$1,873,073	14.89%
CONTINENTAL WESTERN INSURANCE CO	\$17,829	58.68%	\$11,236	-29.18%	\$15,866	13.98%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$11,465	-32.93%	\$17,094	-17.29%	\$20,668	9.95%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$345,481	54.11%	\$224,180	18.72%	\$188,837	9.92%
BITUMINOUS CASUALTY CORPORATION	\$17,100	-23.78%	\$22,434	7.56%	\$20,857	9.74%
HARTFORD FIRE INSURANCE COMPANY	\$688,237	-63.41%	\$1,880,875	6.16%	\$1,771,749	8.66%
UNIVERSAL UNDERWRITERS INS CO	\$811,408	-14.05%	\$944,033	-16.65%	\$1,132,576	7.65%
GRINNELL MUTUAL REINSURANCE COMPANY	\$720,171	6.61%	\$675,496	39.08%	\$485,704	6.90%
VALLEY FORGE INSURANCE COMPANY	-\$27,655	-119.84%	\$139,386	-22.16%	\$179,073	6.11%
AMCO INSURANCE COMPANY	\$197,492	-14.62%	\$231,320	1.12%	\$228,749	5.52%
UNITED STATES FIRE INSURANCE COMPANY	\$23,868	60.62%	\$14,860	-76.32%	\$62,756	5.42%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2007 Written Premium	2006 - 2007 % of Change in Premium	2006 Written Premium	2005 - 2006 % of Change in Premium	2005 Written Premium	2004 - 2005 % of Change in Premium
FEDERAL INSURANCE COMPANY	\$1,249,820	-16.82%	\$1,502,592	-9.18%	\$1,654,463	4.07%
BROTHERHOOD MUTUAL INSURANCE CO	\$0	-100.00%	\$141	0.00%	\$141	0.00%
FARMERS INSURANCE EXCHANGE	\$7,232	3.92%	\$6,959	-10.37%	\$7,764	-1.30%
FEDERATED MUTUAL INSURANCE COMPANY	\$934,673	-22.89%	\$1,212,056	-19.09%	\$1,498,113	-5.34%
TOKIO MARINE AND FIRE INS CO LTD (US BR)	\$172,714	527.64%	\$27,518	-82.43%	\$156,626	-5.59%
AMERICAN INSURANCE COMPANY THE	\$216,993	-3.13%	\$224,013	-13.55%	\$259,130	-5.83%
NATIONAL INDEMNITY COMPANY	\$24,141	-15.34%	\$28,514	-46.61%	\$53,412	-7.36%
HARTFORD CASUALTY INS CO	\$78,246	-10.64%	\$87,567	-4.73%	\$91,912	-7.98%
GREAT NORTHERN INSURANCE COMPANY	\$487,061	38.56%	\$351,514	-14.54%	\$411,320	-8.02%
AMERICAN ECONOMY INSURANCE COMPANY	\$12,128	-61.87%	\$31,809	46.45%	\$21,720	-8.66%
AMERISURE MUTUAL INSURANCE COMPANY	\$127,160	83.77%	\$69,195	-24.31%	\$91,414	-9.43%
AMERICAN FAMILY MUTUAL INS CO	\$34,923	-5.10%	\$36,800	36.28%	\$27,003	-10.45%
STATE AUTO PROPERTY & CASUALTY INS CO	\$551,562	-18.98%	\$680,784	5.16%	\$647,378	-10.58%
GENESIS INSURANCE COMPANY	\$287	-89.90%	\$2,842	-97.97%	\$139,956	-12.59%
OAK RIVER INSURANCE COMPANY	\$301,440	-19.53%	\$374,585	-4.96%	\$394,121	-13.88%
SELECTIVE INS CO OF THE SOUTHEAST	\$42,576	45.01%	\$29,360	338.60%	\$6,694	-15.01%
NATIONAL FIRE INS CO OF HARTFORD	\$233,373	1495.49%	\$14,627	123.48%	\$6,545	-17.19%
LITITZ MUTUAL INSURANCE COMPANY	\$2,673	-10.78%	\$2,996	5.53%	\$2,839	-18.02%
VIGILANT INSURANCE COMPANY	\$6,289	65.37%	\$3,803	-50.95%	\$7,753	-19.37%
FIRST NATIONAL INS CO OF AMERICA	\$14,353	-52.73%	\$30,365	139.76%	\$12,665	-20.30%
NATIONAL AMERICAN INSURANCE COMPANY	\$25,014	-24.25%	\$33,022	94.67%	\$16,963	-21.20%
SENTRY SELECT INSURANCE COMPANY	\$221,930	-12.63%	\$254,026	4.93%	\$242,097	-23.00%
HANOVER INSURANCE COMPANY THE	-\$3,458	-121.80%	\$15,859	31.24%	\$12,084	-27.52%
MEDMARC CASUALTY INSURANCE COMPANY	\$299,839	1.49%	\$295,449	4.70%	\$282,188	-29.27%
EMPIRE FIRE AND MARINE INSURANCE CO	\$139,648	23.91%	\$112,701	17.28%	\$96,095	-29.61%
NORTHLAND INSURANCE COMPANY	\$7,508	-63.18%	\$20,390	12.88%	\$18,064	-30.33%
NATIONAL SURETY CORPORATION	\$207,245	-44.85%	\$375,756	-32.99%	\$560,707	-31.17%
CAPITOL INDEMNITY CORPORATION	\$27,432	-16.04%	\$32,674	-44.75%	\$59,140	-32.66%
NORTH RIVER INSURANCE COMPANY THE	\$30,214	-88.72%	\$267,885	79.45%	\$149,277	-37.11%
STATE AUTOMOBILE MUTUAL INS CO	\$14,258	90.95%	\$7,467	-55.44%	\$16,758	-37.21%
FIDELITY & GUARANTY INS UNDERWRITERS	\$0	-100.00%	\$7,478	-83.11%	\$44,287	-39.47%
PEERLESS INSURANCE COMPANY	\$28,717	-19.94%	\$35,868	54.33%	\$23,241	-39.91%
AMERICAN GUARANTEE & LIABILITY INS CO	\$2,109,501	-17.96%	\$2,571,277	-10.19%	\$2,862,946	-40.51%
AMERICAN AUTOMOBILE INSURANCE CO	\$96,508	-17.28%	\$116,672	1.04%	\$115,467	-42.63%
DIAMOND STATE INSURANCE COMPANY	\$1,947	-7.86%	\$2,113	12.21%	\$1,883	-43.84%
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,535,624	-36.82%	\$2,430,634	90.85%	\$1,273,570	-47.79%
HAWKEYE SECURITY INSURANCE COMPANY	\$16,193	-44.05%	\$28,943	124.12%	\$12,914	-49.86%
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$404,421	292.85%	\$102,945	380.67%	\$21,417	-50.37%
AMERICAN STATES INSURANCE COMPANY	\$42,267	-5.03%	\$44,505	14.01%	\$39,035	-51.76%
PROPERTY & CASUALTY INS CO OF HARTFORD	\$3,160	6483.33%	\$48	-58.62%	\$116	-52.85%
UNITED STATES FIDELITY & GUARANTY CO	\$0	-100.00%	\$7,979	-80.23%	\$40,367	-53.58%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$26	-99.74%	\$10,023	-56.10%	\$22,833	-55.25%
INSURANCE CORPORATION OF HANNOVER	-\$37,432	-489.47%	\$9,611	-62.74%	\$25,791	-61.84%
ALLSTATE INSURANCE COMPANY	\$3,441	-59.05%	\$8,402	22.32%	\$6,869	-64.48%
WESTPORT INSURANCE CORPORATION	\$15,688	23.54%	\$12,699	-73.09%	\$47,197	-64.93%
LIBERTY MUTUAL INSURANCE COMPANY	\$589,888	-59.37%	\$1,451,684	336.72%	\$332,405	-65.20%
AMERICAN HOME ASSURANCE COMPANY	\$286,849	18.20%	\$242,688	-25.22%	\$324,550	-72.81%
ST PAUL FIRE & MARINE INSURANCE CO	\$372,501	11.91%	\$332,856	-70.09%	\$1,112,751	-73.70%
SECURITY NATIONAL INSURANCE COMPANY	\$10,677	76.28%	\$6,057	301.66%	\$1,508	-80.09%
GERLING AMERICA INSURANCE COMPANY	\$31	-99.65%	\$8,777	23.01%	\$7,135	-84.58%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$31,059	-10.75%	\$34,800	-12.25%	\$39,656	-87.63%
DISCOVER PROPERTY AND CASUALTY INSURANCE C	\$89,209	-10.65%	\$99,842	140.80%	\$41,462	-89.12%
WESTCHESTER FIRE INSURANCE COMPANY	\$3,243	-91.58%	\$38,514	62.70%	\$23,672	-90.60%
AMERICAN ZURICH INSURANCE COMPANY	\$58,455	-58.31%	\$140,203	1261.19%	\$10,300	-91.01%
AMERICAN CASUALTY CO OF READING PA	\$37,294	304.27%	\$9,225	-35.84%	\$14,378	-91.88%
TRANSPORTATION INSURANCE COMPANY	\$82,095	73.06%	\$47,436	19.38%	\$39,735	-93.16%
ZURICH AMERICAN INS CO OF ILLINOIS	-\$22,196	-200.00%	\$22,196	762.65%	\$2,573	-94.69%
RANGER INSURANCE COMPANY	-\$625	-100.49%	\$127,290	136.46%	\$53,832	-94.92%
TRAVELERS INDEMNITY CO OF AMERICA	\$1,727	130.27%	\$750	298.94%	\$188	-97.29%
TOTAL	\$37,364,634	-15.85%	\$44,403,319	-2.89%	\$45,726,733	-5.56%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2007**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
OLD REPUBLIC INSURANCE COMPANY	\$7,544,436	19.51%	\$7,743,311	\$5,222,084	\$6,496,395	83.90%
UNITED FIRE AND CASUALTY COMPANY	\$2,562,018	6.11%	\$2,425,044	\$822,241	\$2,028,500	83.65%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	\$2,109,501	5.89%	\$2,340,144	\$0	-\$39,981	-1.71%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,535,624	4.22%	\$1,673,433	\$82,496	\$96,419	5.76%
CINCINNATI INSURANCE COMPANY THE	\$1,400,957	3.65%	\$1,450,919	\$17,821	-\$309,678	-21.34%
FEDERAL INSURANCE COMPANY	\$1,249,820	3.75%	\$1,488,071	\$419,665	\$400,581	26.92%
SECURA INSURANCE A MUTUAL COMPANY	\$1,090,954	2.71%	\$1,075,860	\$69,781	\$329,473	30.62%
ACE AMERICAN INSURANCE COMPANY	\$1,011,869	4.36%	\$1,732,720	\$756,162	\$720,885	41.60%
ADDISON INSURANCE COMPANY	\$969,298	2.17%	\$861,779	\$33,390	\$336,590	39.06%
ELECTRIC INSURANCE COMPANY	\$953,015	2.40%	\$953,015	\$921,593	\$762,087	79.97%
FEDERATED MUTUAL INSURANCE COMPANY	\$934,673	2.63%	\$1,044,540	\$191,302	-\$10,354	-0.99%
UNIVERSAL UNDERWRITERS INS CO	\$811,408	2.15%	\$853,296	\$302,555	\$249,297	29.22%
GRINNELL MUTUAL REINSURANCE COMPANY	\$720,171	1.76%	\$697,699	\$66,463	\$167,245	23.97%
HARTFORD FIRE INSURANCE COMPANY	\$688,237	2.00%	\$793,776	\$1,386,274	\$291,448	36.72%
LIBERTY MUTUAL INSURANCE COMPANY	\$589,888	1.67%	\$663,291	\$22,495	\$92,466	13.94%
TWIN CITY FIRE INSURANCE COMPANY	\$585,173	2.16%	\$857,708	\$0	\$112,413	13.11%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$570,621	1.25%	\$496,021	-\$10,326	-\$698,370	-140.79%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$551,562	1.43%	\$568,014	\$23,777	-\$78,614	-13.84%
ZURICH AMERICAN INSURANCE COMPANY	\$498,878	4.64%	\$1,841,370	\$1,798,148	-\$1,609,393	-87.40%
MID-CONTINENT CASUALTY COMPANY	\$492,529	1.63%	\$647,462	\$765,772	-\$637,579	-98.47%
GREAT NORTHERN INSURANCE COMPANY	\$487,061	0.73%	\$290,901	\$423,925	\$713,003	245.10%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	\$404,421	0.11%	\$45,208	\$2,675,605	-\$25,693	-56.83%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$399,485	1.04%	\$413,810	\$0	\$79,822	19.29%
FEDERATED SERVICE INSURANCE COMPANY	\$395,137	0.95%	\$376,053	\$428	\$192,692	51.24%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$374,613	0.84%	\$334,377	\$0	\$44,632	13.35%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$372,501	0.96%	\$380,158	\$1,422,384	\$1,348,334	354.68%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	\$345,481	0.71%	\$281,470	\$1,154	\$204,306	72.59%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	\$328,050	0.89%	\$351,975	\$32,000	\$2,071	0.59%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$326,101	0.85%	\$337,373	\$2,431	-\$1,896	-0.56%
OAK RIVER INSURANCE COMPANY	\$301,440	0.78%	\$311,450	\$0	\$39,363	12.64%
MEDMARC CASUALTY INSURANCE COMPANY	\$299,839	0.76%	\$303,121	\$231,778	\$176,860	58.35%
AMERICAN HOME ASSURANCE COMPANY	\$286,849	0.71%	\$280,550	\$45,569	-\$235,685	-84.01%
ARCH INSURANCE COMPANY	\$278,954	0.64%	\$255,126	\$1,000	\$118,263	46.35%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$250,332	0.39%	\$154,753	\$17,014	\$36,015	23.27%
LM INSURANCE CORPORATION	\$247,377	0.44%	\$175,728	\$0	\$35,426	20.16%
COLUMBIA MUTUAL INSURANCE COMPANY	\$235,111	0.55%	\$216,489	\$0	\$0	0.00%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$233,373	0.51%	\$204,109	\$97,000	-\$120,202	-58.89%
TRAVELERS INDEMNITY COMPANY	\$233,123	0.35%	\$137,934	\$254,604	-\$267,830	-194.17%
ACUITY A MUTUAL INSURANCE COMPANY	\$222,067	0.57%	\$225,052	\$104,162	\$262,871	116.80%
SENTRY SELECT INSURANCE COMPANY	\$221,930	0.59%	\$232,956	\$107,359	\$359,627	154.38%
SENTRY INSURANCE A MUTUAL COMPANY	\$220,677	0.49%	\$196,169	\$179,844	\$239,155	121.91%
AMERICAN INSURANCE COMPANY THE	\$216,993	0.56%	\$220,547	\$1,177	-\$226,202	-102.56%
NATIONAL SURETY CORPORATION	\$207,245	0.76%	\$299,815	\$0	-\$222,041	-74.06%
LIBERTY INSURANCE CORPORATION	\$200,847	0.40%	\$157,649	\$15,290	-\$162,420	-103.03%
AMCO INSURANCE COMPANY	\$197,492	0.57%	\$225,945	\$6,506	\$4,871	2.16%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$187,310	0.46%	\$182,719	\$0	-\$80,209	-43.90%
WAUSAU BUSINESS INSURANCE COMPANY	\$179,492	0.38%	\$151,237	-\$720	\$57,449	37.99%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$172,714	0.32%	\$127,516	-\$1,615	\$30,884	24.22%
AMERISURE INSURANCE COMPANY	\$154,959	0.27%	\$109,168	\$0	\$18,591	17.03%
EMPIRE FIRE AND MARINE INSURANCE CO	\$139,648	0.32%	\$127,311	\$0	-\$62,866	-49.38%
AMERISURE MUTUAL INSURANCE COMPANY	\$127,160	0.18%	\$72,746	\$0	\$14,696	20.20%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$96,508	0.29%	\$113,350	\$0	-\$823,470	-726.48%
GREENWICH INSURANCE COMPANY	\$93,212	0.17%	\$69,185	\$175,000	\$325,095	469.89%
EMCASCO INSURANCE COMPANY	\$92,898	0.08%	\$31,484	\$0	\$21,130	67.11%
OHIO CASUALTY INSURANCE COMPANY	\$89,710	0.19%	\$76,105	\$1,500	-\$20,593	-27.06%
DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	\$89,209	0.24%	\$95,880	\$1,000	-\$216,319	-225.61%
GRANITE STATE INSURANCE COMPANY	\$85,521	0.19%	\$75,840	\$0	\$28,659	37.79%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2007**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TRANSPORTATION INSURANCE COMPANY	\$82,095	-0.19%	-\$76,372	\$5,000	-\$923,869	1209.70%
AXA INSURANCE COMPANY	\$81,394	0.21%	\$81,721	\$0	\$98,297	120.28%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$81,255	0.23%	\$91,506	\$0	-\$2,701	-2.95%
HARTFORD CASUALTY INSURANCE CO	\$78,246	0.21%	\$82,613	\$0	\$2,138	2.59%
NEW HAMPSHIRE INSURANCE COMPANY	\$77,172	0.10%	\$39,032	\$0	\$1,439	3.69%
PENN MILLERS INSURANCE COMPANY	\$73,908	0.10%	\$40,334	\$0	\$0	0.00%
AMERICAN FIRE & CASUALTY COMPANY	\$72,308	0.18%	\$71,462	\$0	\$7,128	9.97%
FIREMANS FUND INSURANCE COMPANY	\$69,367	0.37%	\$148,002	\$0	-\$11,344,258	-7664.94%
PACIFIC INDEMNITY COMPANY	\$63,804	0.16%	\$61,995	\$0	\$13,326	21.50%
DEPOSITORS INSURANCE COMPANY	\$62,439	0.05%	\$18,539	\$1,500	\$2,434	13.13%
SHELTER MUTUAL INSURANCE COMPANY	\$59,579	0.15%	\$60,713	\$0	\$15,888	26.17%
AMERICAN ZURICH INSURANCE COMPANY	\$58,455	0.15%	\$58,766	\$0	-\$30,111	-51.24%
WEST AMERICAN INSURANCE COMPANY	\$49,054	0.10%	\$40,696	\$0	\$966	2.37%
ONEBEACON AMERICA INSURANCE COMPANY	\$48,098	0.09%	\$37,142	\$0	\$21,018	56.59%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$42,576	0.06%	\$24,043	\$0	\$2,852	11.86%
AMERICAN STATES INSURANCE COMPANY	\$42,267	0.11%	\$42,817	\$1,000,000	-\$8,208	-19.17%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$37,294	-0.02%	-\$6,388	\$4,819	\$1,095,277	-17145.85%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$34,923	0.08%	\$32,878	\$0	\$0	0.00%
OHIO SECURITY INSURANCE COMPANY	\$32,117	0.09%	\$36,139	\$0	\$16,265	45.01%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$31,059	0.08%	\$31,021	\$11,250	-\$40,547	-130.71%
NORTH RIVER INSURANCE COMPANY THE	\$30,214	0.53%	\$212,091	\$5,000	\$23,017	10.85%
XL INSURANCE AMERICA INC	\$29,299	0.10%	\$40,778	-\$10,000	\$80,710	197.93%
PEERLESS INSURANCE COMPANY	\$28,717	0.08%	\$30,157	\$0	\$13,742	45.57%
CAPITOL INDEMNITY CORPORATION	\$27,432	0.06%	\$23,747	\$0	\$5,492	23.13%
NATIONAL AMERICAN INSURANCE COMPANY	\$25,014	0.06%	\$24,306	\$0	-\$1,076	-4.43%
NATIONAL INDEMNITY COMPANY	\$24,141	0.07%	\$27,510	\$0	\$69,212	251.59%
UNITED STATES FIRE INSURANCE COMPANY	\$23,868	0.04%	\$15,516	\$2,465	-\$95,605	-616.17%
EMPLOYERS FIRE INSURANCE COMPANY	\$23,792	0.05%	\$20,163	\$0	\$6,370	31.59%
CONTINENTAL INSURANCE COMPANY THE	\$23,133	0.04%	\$14,673	\$8,200	\$56,263	383.45%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$19,201	0.08%	\$32,885	\$0	\$6,121	18.61%
STAR INSURANCE COMPANY	\$18,860	0.01%	\$3,339	\$2,878	\$4,620	138.36%
NETHERLANDS INSURANCE COMPANY THE	\$17,839	0.03%	\$12,412	\$0	\$5,115	41.21%
CONTINENTAL WESTERN INSURANCE COMPANY	\$17,829	0.04%	\$16,769	\$3,333	\$833	4.97%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	\$17,148	0.04%	\$16,043	\$0	\$86,849	541.35%
BITUMINOUS CASUALTY CORPORATION	\$17,100	0.05%	\$18,571	\$0	\$442,200	2381.13%
HAWKEYE SECURITY INSURANCE COMPANY	\$16,193	0.04%	\$16,984	\$0	\$4,145	24.41%
WESTPORT INSURANCE CORPORATION	\$15,688	0.04%	\$16,952	\$0	-\$13,217	-77.97%
MIDWESTERN INDEMNITY COMPANY THE	\$14,708	0.04%	\$17,652	\$0	\$7,790	44.13%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$14,353	0.06%	\$25,694	\$0	-\$4,931	-19.19%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$14,258	0.03%	\$10,176	\$0	\$131	1.29%
ILLINOIS NATIONAL INSURANCE COMPANY	\$13,918	0.06%	\$22,621	\$0	\$5,513	24.37%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$13,656	0.03%	\$10,671	\$2,430,597	\$2,958,363	27723.39%
T H E INSURANCE COMPANY	\$13,325	0.05%	\$17,986	\$0	\$25,788	143.38%
AMERICAN ECONOMY INSURANCE COMPANY	\$12,128	0.04%	\$15,362	\$24,000	\$9,200	59.89%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$11,465	0.04%	\$15,366	\$63,728	\$63,741	414.82%
CONTINENTAL CASUALTY COMPANY	\$10,698	0.04%	\$13,901	\$8,247	-\$1,532,090	-11021.44%
SECURITY NATIONAL INSURANCE COMPANY	\$10,677	0.02%	\$8,068	\$0	-\$338	-4.19%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$9,188	0.02%	\$7,964	\$158,634	\$230,788	2897.89%
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	\$8,198	0.02%	\$9,422	\$0	\$0	0.00%
CHARTER OAK FIRE INSURANCE CO THE	\$7,948	0.02%	\$9,889	\$8,127	\$12,729	128.72%
GENERAL INSURANCE COMPANY OF AMERICA	\$7,890	0.02%	\$9,004	-\$624,036	-\$1,241,971	-13793.55%
NORTHLAND INSURANCE COMPANY	\$7,508	0.03%	\$10,050	\$0	-\$236	-2.35%
FARMLAND MUTUAL INSURANCE COMPANY	\$7,445	0.03%	\$13,312	\$0	\$3,527	26.49%
FARMERS INSURANCE EXCHANGE	\$7,232	0.02%	\$7,784	\$0	\$100,858	1295.71%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	\$6,838	0.02%	\$6,801	\$0	\$4,080	59.99%
VIGILANT INSURANCE COMPANY	\$6,289	0.01%	\$5,915	\$0	\$9,497	160.56%
AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	\$5,584	0.01%	\$5,769	\$0	\$764	13.24%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2007**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
COMMERCE AND INDUSTRY INSURANCE CO	\$5,524	0.01%	\$2,647	\$0	\$628	23.72%
TRINITY UNIVERSAL INSURANCE COMPANY	\$5,353	0.02%	\$7,293	\$0	-\$1,086	-14.89%
PHOENIX INSURANCE COMPANY THE	\$4,963	0.01%	\$4,107	\$0	\$129,294	3148.14%
ALLSTATE INSURANCE COMPANY	\$3,441	0.01%	\$5,015	\$12,386	-\$766,121	-15276.59%
MASSACHUSETTS BAY INSURANCE COMPANY	\$3,340	0.00%	\$1,512	\$0	\$0	0.00%
WESTCHESTER FIRE INSURANCE COMPANY	\$3,243	0.18%	\$72,820	\$0	\$28,510	39.15%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	\$3,160	0.01%	\$3,048	\$0	\$437	14.34%
REDLAND INSURANCE COMPANY	\$3,122	0.01%	\$2,881	\$61	\$1,241	43.08%
VIRGINIA SURETY COMPANY INC	\$2,835	0.01%	\$2,835	\$0	\$40	1.41%
LITITZ MUTUAL INSURANCE COMPANY	\$2,673	0.01%	\$2,873	\$0	\$0	0.00%
TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS INC	\$2,203	0.00%	\$1,303	\$0	-\$548	-42.06%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$1,969	0.00%	\$1,921	\$0	\$235	12.23%
DIAMOND STATE INSURANCE COMPANY	\$1,947	0.00%	\$1,983	\$0	-\$290	-14.62%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$1,727	0.00%	\$1,680	\$0	-\$11,580	-689.29%
GREAT AMERICAN INSURANCE COMPANY	\$1,635	0.00%	\$1,635	\$682	\$681	41.65%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$1,622	0.01%	\$2,094	\$0	\$834	39.83%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$1,286	0.00%	-\$49	\$0	-\$844	1722.45%
NORTHFIELD INSURANCE COMPANY	\$1,116	0.00%	\$1,636	\$0	\$995	60.82%
MARKEL INSURANCE COMPANY	\$1,040	0.00%	\$966	\$0	\$451	46.69%
MARKEL AMERICAN INSURANCE COMPANY	\$989	0.00%	\$413	\$0	\$178	43.10%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$907	0.00%	\$907	\$0	\$9,369	1032.97%
TRUCK INSURANCE EXCHANGE	\$872	0.01%	\$3,296	\$0	-\$3,417	-103.67%
PEERLESS INDEMNITY INSURANCE COMPANY	\$566	0.00%	\$140	\$0	\$0	0.00%
ST PAUL MERCURY INSURANCE COMPANY	\$445	0.00%	\$1,349	\$96,601	-\$629,744	-46682.28%
GENESIS INSURANCE COMPANY	\$287	0.00%	\$513	\$0	-\$142,000	-27680.31%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$265	0.00%	\$197	\$0	\$43	21.83%
HARTFORD ACCIDENT & INDEMNITY CO	\$255	0.00%	\$233	\$0	-\$1,255,147	-538689.70%
RIVERPORT INSURANCE COMPANY	\$206	0.00%	\$239	\$0	\$143	59.83%
REGENT INSURANCE COMPANY	\$192	0.00%	\$192	\$0	\$0	0.00%
ST PAUL GUARDIAN INSURANCE COMPANY	\$65	0.00%	-\$192	\$592,477	\$343,134	-178715.63%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$32	0.00%	\$32	\$0	\$11,462	35818.75%
GERLING AMERICA INSURANCE COMPANY	\$31	0.01%	\$2,188	\$0	\$33,834	1546.34%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$26	0.00%	\$26	\$0	-\$6,646	-25561.54%
AFFILIATED FM INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1	N/A
MUNICH REINSURANCE AMERICA INC	\$0	0.00%	\$0	\$0	\$21,431	N/A
GENERAL STAR NATIONAL INS CO	\$0	0.00%	\$0	\$0	-\$6,000	N/A
NATIONAL CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$11	N/A
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE C	\$0	0.00%	\$0	\$0	-\$2,277	N/A
RLI INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$20,512	N/A
MILLERS FIRST INSURANCE COMANY	\$0	0.00%	\$0	\$0	\$20,000	N/A
AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$276	N/A
TRAVELERS CASUALTY AND SURETY COMPANY	\$0	0.00%	\$0	\$164,683	\$65,954	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$20,628	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	-\$519	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$438	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$45,998	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$37,912	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$95,576	N/A
NORTHERN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$373,399	\$210,732	N/A
UNITED FIRE & INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$2,400	N/A
ATLANTIC MUTUAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$5,000	N/A
CENTENNIAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$6,000	N/A
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1	N/A
mitsui sumitomo INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$11,782	N/A
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$31,953	N/A
ATLANTA INTERNATIONAL INSURANCE CO	\$0	0.00%	\$0	\$0	\$1,033	N/A

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ASSOCIATED INDEMNITY CORPORATION	\$0	0.00%	\$2	\$0	\$6	300.00%
PENNSYLVANIA GENERAL INSURANCE COMPANY	\$0	0.00%	\$0	\$82,500	\$74,989	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00%	\$0	\$0	-\$24,609	N/A
STONEWALL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1,563,082	N/A
MITSUI SUMITOMO INSURANCE USA INC	\$0	0.00%	\$0	\$0	\$20	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	-\$15,040	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00%	\$1,536	\$0	-\$16,066	-1045.96%
CHICAGO INSURANCE COMPANY	\$0	0.00%	\$0	\$527,419	-\$83,352	N/A
AMERICAN MOTORISTS INSURANCE COMPANY	\$0	0.00%	\$0	\$100,204	\$1,004,594	N/A
LUMBERMENS MUTUAL CASUALTY COMPANY	\$0	0.00%	\$0	\$85,310	\$70,283	N/A
LUMBERMENS UNDERWRITING ALLIANCE	\$0	0.00%	\$0	\$0	-\$53	N/A
HARLEYSVILLE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$15	N/A
IRONSHORE INDEMNITY INC	\$0	0.00%	\$0	\$4,828	-\$1,556	N/A
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$61	N/A
WESTFIELD INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$73	N/A
ARROWOOD INDEMNITY COMPANY	\$0	0.00%	\$0	\$263,276	-\$357,258	N/A
SAFECO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$44,000	-\$3,267	N/A
ALEA NORTH AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$9	N/A
TIG INSURANCE COMPANY	\$0	0.00%	\$0	\$10,000	\$180,101	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	\$0	0.00%	\$0	\$0	-\$14,156	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	\$0	0.00%	\$96	\$335,343	\$860,259	896103.13%
GREAT AMERICAN ASSURANCE COMPANY	\$0	0.00%	\$1	\$0	\$0	0.00%
VALIANT INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$9,897	N/A
KEMPER CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$56,320	N/A
AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	\$0	0.00%	\$0	\$1,000	-\$304,831	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$269	N/A
CRUM & FORSTER INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$105	N/A
PENN AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	-\$526	-\$6,186	N/A
FIRST LIBERTY INSURANCE CORP THE	\$0	0.00%	\$29	\$0	\$9	31.03%
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	-\$13	N/A
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$144,529	N/A
NORTHBROOK INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	\$1,003	N/A
HARTFORD INSURANCE COMPANY OF MIDWEST THE	\$0	0.00%	\$0	\$0	-\$290	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1,014	N/A
QBE INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$8,116	N/A
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$5,730	N/A
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$151	N/A
ATHENA ASSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$66,573	N/A
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$6,128	N/A
ATLANTIC SPECIALTY INSURANCE COMPANY	-\$40	0.00%	\$12	\$0	-\$1,644	-13700.00%
CLARENDON NATIONAL INSURANCE COMPANY	-\$104	0.00%	\$331	\$0	-\$17,919	-5413.60%
FAIRMONT SPECIALTY INSURANCE COMPANY	-\$625	0.03%	\$12,727	\$4,766	-\$98,256	-772.03%
HANOVER INSURANCE COMPANY THE	-\$3,458	0.01%	\$3,314	\$0	\$0	0.00%
GREAT DIVIDE INSURANCE COMPANY	-\$4,967	-0.01%	-\$2,490	\$0	-\$1,245	50.00%
MID-CONTINENT INSURANCE COMPANY	-\$5,828	0.00%	\$328	\$0	\$0	0.00%
WAUSAU UNDERWRITERS INSURANCE COMPANY	-\$12,054	0.01%	\$5,521	\$5,626	-\$69,708	-1262.60%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	-\$22,196	-0.06%	-\$22,831	\$0	-\$34,473	150.99%
VALLEY FORGE INSURANCE COMPANY	-\$27,655	0.14%	\$53,902	\$0	-\$51,890	-96.27%
PRAETORIAN INSURANCE COMPANY	-\$37,432	-0.08%	-\$33,280	\$1,859	-\$11,933	35.86%
TOTAL	\$37,364,634	100.00%	\$39,698,625	\$24,495,724	\$1,772,988	4.47%

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